DOCUMENT RESUME

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AUTHOR	Cluck, Janice Bona; Melliges, Pam
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IDENTIFIERS	Illinois State Board of Education

ABSTRACT

A one-year project was conducted to complete the marketing and distributive education curriculum guide series of the Illinois State Board of Education. The guides provide a competency-based approach to preparing students for employment in the marketing services area, the fastest growing area of marketing occupations. Objectives of the project were the following: (1) to develop a field test instrument to collect data which would lead to revision of the field test version, producing the final curriculum guides; (2) to disseminate field test copies of the curriculum guides to 200 locations in Illinois; (3) to conduct a field test of the real estate and business/personal services curriculum guides in order to collect data for final revisions; (4) to revise the field-tested curriculum guides; (5) to print 750 copies of the curriculum guides; and (6) to distribute the completed curriculum guides for use by secondary, postsecondary, and adult educators. Progress reports and a final project report (this document) were delivered to the Illinois State Board of Education as scheduled. Seven hundred fifty copies each of the business/personal services and real estate curriculum guides were delivered to the Illinois State Board of Education as specified in the objectives. (These documents are available through ERIC--see note.) (KC)

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ED204510

FINAL REPORT

Development of a Marketing Services Curriculum Guide II

R-33-21-D-0542-310

PROJECT STAFF:

Roger L. Luft, Project Director
Janice Bona Cluck, Researcher
Pam Melliges, Researcher
Sheryl Bleyer, Graduate Assistant

Department of Vocational Education Studies
Business Education Program
Southern Illinois University
Carbondale, Illinois

SPONSORED BY:

Illinois State Board of Education
Donald F. Muirheid, Chairman

Donald G. Gill
State Superintendent of Education

Department of Adult, Vocational and Technical Education
Research and Development Section

U S DEPARTMENT OF HEALTH, EDUCATION & WELFARE
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CE 029 384

FINAL REPORT

Development of a Marketing Services Curriculum Guide II

DAVTE Funding Agreement Number: R-33-21-D-0542-310

Official Project Title: Development of a Marketing Services Curriculum Guide II

Project Director: Dr. Roger L. Luft

Funded Agency: Southern Illinois University at Carbondale

Location of Funded Agency: Carbondale, Illinois

Time Period Covered: July 1, 1980 to June 30, 1981

FINAL REPORT ABSTRACT

Title of Project: Development of a Marketing Services Curriculum Guide II

Funding Agreement Number: R-33-21-D-0542-310

Principal Investigator: Dr. Roger L. Luft

Institution: Southern Illinois University at Carbondale

Location: Carbondale, Illinois

Time Period Covered: July 1, 1980 through June 30, 1981

Objectives of the Project:

A. Develop a field test analysis instrument before July 31, 1980 to collect data during the field testing which would lead to revision of the field test version producing the final curriculum guides.
B. Disseminate field test copies of the curriculum guides to 200 locations in Illinois before September 30, 1980 for utilization by secondary, post-secondary, and adult educators.
C. Conduct a field test of the real estate and business/personal services curriculum guides before December 31, 1980 to collect data that will give direction to project personnel for final revisions.
D. Revise the field-tested curriculum guides before March 31, 1981 in preparation for final dissemination to the users of the completed guides.
E. Print 750 copies of the completed curriculum guides before April 30, 1981 to be disseminated to secondary, post-secondary, and adult educators.
F. Distribute the completed curriculum guides before June 30, 1981 for utilization by secondary, post-secondary, and adult educators.

Procedures:

A. Develop or modify a field test analysis instrument to collect information necessary for revising the real estate and business/personal services curriculum guides.
B. Disseminate field test copies of the curriculum guides.
C. Those involved with field testing the curriculum guides will complete the field testing process before December 31, 1980.
D. Review and analyze the information and make the recommended revisions.
E. Print 750 copies of the revised curriculum guides and prepare for dissemination by April 30, 1980.
F. Disseminate the completed curriculum guides prior to June 30, 1981.

Expected Contribution or Potential Impact on Vocational Education:

-- Project will lead toward the completion of the Marketing and Distributive Education Curriculum Guide series.
-- Provide a competency-based approach to preparing students for employment in the Marketing Services area, the fastest growing area of marketing occupations.

Products Delivered:

-- Progress reports and a final report were delivered to the Illinois State Board of Education as specified in the proposal.
-- 750 copies each of the Business/Personal Services and Real Estate Curriculum Guides were delivered to the Illinois State Board of Education as specified in the proposal.

Expenditure of Funds: No discrepancies.

Paid Participants in Activity:

PROJECT DIRECTOR:

Dr. Roger L. Luft, Rt. #4, Box 23A, Carbondale, IL 62901
Assistant Professor, Vocational Education Studies
Southern Illinois University at Carbondale

Dr. Luft has had considerable experience directing funded projects and has served as a consultant for other projects. He has been employed in marketing positions in retailing, direct sales, as a licensed real estate salesperson, and as a licensed insurance salesperson. He has also owned a personal services business. A vita and list of Luft's publications follows this page.

RESEARCHER:

Ms. Janice Bona Cluck, Rt. #1, Daniel Drive, Galatia, IL 62935
Researcher, Vocational Education Studies, Business Education Program
Southern Illinois University at Carbondale

Ms. Cluck has a master's degree in business education with a concentration in marketing and distributive education. She has great skill in the research and writing areas, and has work experience in various marketing-related occupations, including insurance. Ms. Cluck has served as researcher on other Illinois curriculum guide projects under Luft's direction. A vita follows that of Dr. Luft.

CURRICULUM VITA

ROGER L. LUFT

I. PERSONAL

A. Date and Place of Birth:

November 23, 1944; Williston, North Dakota

B. Present Home Address:

Route 4 - Box 23A
Carbondale, IL 62901
Home Phone 618/457-8781

C. Present University Department or Unit:

Business Education Program
Department of Vocational Education Studies
College of Education
Southern Illinois University
Carbondale, IL 62901
Office Phone 618/453-3321

II. EDUCATION

Ed.D., Oregon State University, Corvallis	1977
M.S., Montana State University, Bozeman	1975
B.S., Montana State University, Bozeman	1971

III. PROFESSIONAL EXPERIENCE

Assistant Professor, Business Education Program, Department of Vocational Education Studies, Southern Illinois University at Carbondale	1978-
Assistant Professor, Department of Business Education, College of Business, Utah State University, Logan, Utah	1976-78
Project Assistant, Career Education Personnel Development, Marion IED, Salem, Oregon (Leadership Development Internship)	1975-76
Instructor/Graduate Assistant, School of Business, Montana State University, Bozeman, Montana	1974-75
Teacher-Coordinator, Forest Grove High School, Forest Grove, Oregon	1974
District Representative, Lutheran Brotherhood Insurance, Kalispell, Montana	1973
Teacher-Coordinator, Sentinel High School, Missoula, Montana	1971-73
Assistant Manager, Superamerica, Inc., Glendive and Bozeman, Montana	1968-70
Toll Testboardman, Mountain Bell Telephone, Glendive, Montana	1966-68
Announcer/Engineer, KGEZ and KFLN Radio, Baker and Kalispell, Montana	1964-66

IV. TEACHING EXPERIENCE

A. Teaching Interests and Specialties

Marketing/Distributive Teacher Education
Business Teacher Education
Research
Evaluation
Supervision and Administration
Methodology
Cooperative Education

B. Teaching and Training Grants

Awarded Undergraduate Summer Teaching Improvement Program Grant to develop a Competency Based Introduction to Business Education Course, Southern Illinois University, Carbondale, Summer 1979.
Awarded grants to conduct a General Merchandising Program at Utah State University, Logan, Utah, Utah Board of Education, 1977 and 1978 ($16,000 and $17,200)
Awarded grant to Develop a Multi-Media, Self-Contained Instruction Course in Applied Sales Techniques, Utah State University, Logan, Instructional Development Division, 1977 ($3,500)
Awarded grant to provide adult retail sales and management training in Logan, Utah, Bridgerland Area Vocational Center, 1976-77 ($2,100)
Awarded grant to Establish a Secondary Distributive Education Mall Program in Cache Valley Mall, Logan, Utah, Bridgerland Area Vocational Center, 1976 ($9,000)

C. Teaching Awards and Honors

Member of the following honoraries:	Pi Omega Pi	1970
	Phi Delta Kappa	1976
	Delta Pi Epsilon	1977
Initiated into National Distributive Education Hall of Fame		1971

D. Current Graduate Faculty Status

Level II Graduate Faculty Status

E. Number of Master's and Ph.D. Committees Served

Two at Utah State University

Twenty at Southern Illinois University at Carbondale

F. Names of Students Who Have Completed Master's Theses and Doctoral Dissertations Under My Supervision

Patricia Gentry	Beverly McGuire	Mary Ann Novak
Lynette Wolff	Janice Cluck	Cherie Cooper
Catherine Hunter	Viola Yu	Nancy Johnson
Betty McDowell		

V. UNIVERSITY SERVICE

A. Departmental Committees

Member, Graduate Studies and Research Committee, Department of Vocational Education Studies	1979-
Member, Merit Salary Committee, Department of Vocational Education Studies	1979 and 1980
Faculty Editorial Board, VOCES, Department of Vocational Education Studies	1978-79
Member, Selection Committee for Vocational Education Studies Position	1978-79
Co-Sponsor, Delta Pi Epsilon (SIUC)	1978-
Member, Distributive Education Committee (USU)	1976-78
Member, Cooperative Education Committee (USU)	1976-78
Advisor, J.C. DECA (USU)	1976-78
Member, Self-Study Committee for Vocational Education Programs (USU)	1976-78

B. College Committees

Member, College of Education Undergraduate Affairs Committee	1980-
Member, College of Business Job Placement Committee (USU)	1977-78

C. University Committees

Member, Vocational Education Council (USU)	1976-78
Member, Self-Study Committee for Northwest Accreditation (USU)	1977

. PROFESSIONAL SERVICE

A. Membership in Professional Associations

American Vocational Association
Illinois Vocational Association
American Vocational Education Research Association
National Business Education Association
Illinois Business Education Association
Southern Illinois Business Education Association
National Association of Distributive Education Teachers
Council for Distributive Teacher Education
Phi Delta Kappa
Delta Pi Epsilon

B. Offices Held and Honors Awarded in Professional Associations

"IBEA One-a-Year Club" for publication recognition	1979
Member, Illinois Secondary Marketing and Distributive Education Association Board of Directors	1979-
Member, Utah Distributive Education Teachers Board of Directors	1977-78
Chairman, Utah Junior Collegiate DECA Board of Directors	1977-78
Chairman, Northern Utah Coordinating Council for Distributive Education	1977-78
Chairman, Utah Vocational Association Conference Exhibits	1977
Recipient, Distributive Education Hall of Fame, NADET Award	1971

C. Consultantships

Evaluation Consultant, State of Utah, Distributive Education Clubs of America	August 1978
Research Consultant, Cooperative Education Project, Utah State University	Summer 1978
Event Chairman, National Distributive Education Clubs of America Career Development Conference, Washington, D.C.	May 1978
Contest Assistant; National Distributive Education Clubs of America Career Development Conference, Anaheim, California	May 1977
Proposal Writer, Bridgerland Area Vocational Center, Logan, Utah	1976

D. Evaluation of Manuscripts for Journals and Book Publishers and of Grant Proposals for Agencies

Selling Principles and Practices by John W. Ernest and Richard Ashman. McGraw-Hill Publishing Company, New York, New York. 24 Chapters.	1979
"Direct Program Assessment." Competency Based Module being developed by National Center for Research in Vocational Education, Columbus, Ohio.	1979

E. Papers and Presentations at Professional Meetings

"Program Promotion and Student Recruitment in Distributive Education" at Southern Illinois Business Education Association Fall Conference	October 1979
"Task Force Leader" for Central Region Distributive Educators Conference, Peoria, Illinois	October 1979
"They Laughed When I Broke My Arm," to Pi Omega Pi Honorary, Business Education Program, Southern Illinois University	October 1978
"Teamwork in the Office." A professional development seminar for the Department of Veterinary and Animal Science at Utah State University, Logan, Utah	July 1978
"Let Someone Else Do It--Delegation" for the Secretarial Symposium conducted by the USU Department of Business Education, Logan, Utah	April 1978
"Co-Op Education: From Research to Practice" for the Utah Business and Distributive Educators at the Utah State University, Department of Business Education, Business and Distributive Education Winter Workshop, Salt Lake City, Utah	January 1978
"Career Exploration in the Distributive Occupations" for the Utah State Board of Education Vocational Education Conference at Utah State University, Logan, Utah	June 1977
"Interpersonal Relationships--New Dimensions" for the Secretarial Symposium conducted by the USU Department of Business Education, Logan, Utah	April 1977
"Developing Human Relations Skills." A session conducted at the Utah State University Department of Business Education, Business and Distributive Education Winter Workshop, Salt Lake City, Utah	January 1977
"A Multi-Level, Multi-District Articulated Distributive Education Program" to the Western Region Council for Distributive Teacher Education, Salt Lake City, Utah	October 1976

. COMMUNITY SERVICE

Member, Illinois Secondary Marketing and Distributive Education Association Board of Directors	1979-
Member, Program Planning Committee, Central Region Distributive Education Conference	1979
Member, DAVTE Evaluation Team of East St. Louis Schools	October 1979
Member, Illinois Business Teacher Educators Council	1978-

Member, Kaskaskia College Business Advisory Committee 1978-

Member, Program Planning Committee, Illinois Business Education Association 1978-79

Member, State Board of Education Evaluation Team to evaluate Weber State College School of Technical Occupations February 1978

State Advisor, Utah Junior Collegiate DECA 1977-78

Council Member, Holy Trinity Lutheran Church, Logan, Utah 1977-78

RESEARCH

A. Research Interests and Specialties

Methodology and Curriculum in Education
Distributive and Business Education
Vocational Education
Cooperative Education
Student Work Adjustment

B. Current Research Projects

"Development of a Marketing Services Curriculum Guide," to Department of Adult, Vocational, and Technical Education, Illinois State Board of Education, 1979-80. ($72,514 Year 2)

C. Research Grants Applied For

"Development of a Marketing Services Curriculum Guide," to Department of Adult, Vocational and Technical Education, Illinois State Board of Education, 1979. ($42,143) 1980 ($72,514)

"Research to Determine the Status of Coordination Practices in Post-Secondary Cooperative Education Programs," to U.S. Office of Education, 1979. ($37,100)

"Development of a Hardware--Building Materials--Farm and Garden Curriculum Guide," to Department of Adult,Vocational, and Technical Education, Illinois Office of Education, 1979-80 ($29,130)

"Development of a Competency-Based Instructional Program to Teach Introduction to Business Education," to Southern Illinois University, 1978.

"Reducing Sex Stereotyping in the Teacher Education Programs of Utah State University," to U.S. Office of Education, Career Education Office, 1978. ($157,000)

"Research Study to Determine Nontechnical Behaviors and Attitudes for Employability of Students in Post-Secondary Cooperative Programs," to U.S. Office of Education, 1978. ($27,000)

"General Merchandising," for Utah State University, Logan, Utah, State Board of Vocational Education, 1978. ($17,500)

"Proposal for Selection and Retention of Students in Two-Year Programs in Secretarial Training and General Merchandising," for Utah State University, Bear River Association of Governments, 1978. ($5,200)

"General Merchandising Program," for Bridgerland Area Vocational Center to be conducted for Utah State University, 1977. ($16,200)

"Real Estate and Insurance Manpower Needs Assessment Study," State Board of Vocational Education, 1977. ($6,000)

"Establishment and Implementation of Secondary Vocational Job Placement Centers," U.S. Office of Education, 1977 ($35,000)

"Development of a Multi-Media, Self-Contained Instructional Course in Applied Sales Techniques," Utah State University, Instructional Development Division, 1977. ($3,500)

"Professional Retail Development Series." A contract with Bridgerland Area Vocational Center to provide adult retail instruction in Logan, Utah, 1976. ($2,100)

"Establishing a Secondary Distributive Education Mall Classroom at the Cache Valley Mall," Bridgerland Area Vocational Center, Logan, Utah, 1976. ($9,000)

"Statewide Infusion of Career Education into the Preparation of Teachers, Counselors, and Administrators," for Interinstitutional Consortium for Career Education in Oregon, U.S. Office of Education, 1976. ($275,000)

D. Research Grants Received

All of the grants applied for were received with the exception of the "Sex Stereotyping" and "Coordination Practices" proposals.

E. Research Honors

. PUBLICATIONS

A. Books

Luft, Roger L. Principles of Supervision. Albany, N.Y.: Delmar Publishers. Scheduled release October 1981. Approximately 400 pages.

Luft, Roger L. Basic Applied Salesmanship. Logan, Utah: Utah State University, 1978. 112 pages.

B. Articles

Luft, Roger L., and Mary Ann Novak. "Job Satisfaction Among Illinois Official Reporters," National Shorthand Reporter. July/August/September, 1980, Volume 41, No. 10, pps. 36-37.

Luft, Roger L. "Teaching Important Intangibles." Administration Insider of VocEd. February 1980, Vol. 55, No. 2, p. 26g.

Luft, Roger L. "Community Resources to Enhance Career Prospects for Students," The Balance Sheet, February 1980, Vol. LXI, No. 5, pp. 196-199.

Luft, Roger L. "Teaching Important Intangibles," Business and Office Insider of VocEd, January 1980, Vol. 55, No. 1, p. 42d.

Luft, Roger L., and Warren N. Suzuki. "Nontechnical Employment Competencies for Secondary Cooperative Work Experience Students," Journal of Vocational Education Research, Winter, 1980, Vol. V, No. 1, pp. 71-80.

Luft, Roger L., and Bruce A. McDonald. "Evaluating the Management of Cooperative Marketing Instruction." Distributive Educators Digest, Fall 1979, pp. 23-27.

Luft, Roger L. "A Primer on Distributive Education for Southern Illinois." Contributions to Business Education--1979, the Delta Pi Epsilon Yearbook Number Three. Beta Omicron Chapter, Southern Illinois University, Carbondale, Illinois, July 1979, pp. 15-19.

Luft, Roger L. "Employer Expectations of Secondary Business and Distributive Education Students," California Business Education Journal, February 1979, Vol. XIV, No. 2, pp. 24-28 & 32.

Luft, Roger L., and Dan Jones. "Career Planning: Choice Not Chance," Business Education Forum. December 1978, Vol. 33, No. 3, pp. 23-25.

Luft, Roger L. "What Do Employers Want From Our Students?" in the Utah State Business Educator. Fall-Winter, 1977, Vol. 12, No. 2. Department of Business Education, Utah State University, Logan, Utah.

Luft, Roger L. "Articulation in D.E./Marketing in Northern Utah" in the Utah State Business Educator, Spring-Summer, 1977, Vol. 11, No. 2. Department of Business Education, Utah State University, Logan, Utah.

Luft, Roger L. "General Merchandising, the Middleperson" in the Utah State Business Educator, Fall-Winter, 1976, Vol. 11, No. 1. Department of Business Education, Utah State University, Logan, Utah.

C. Chapters in Professional Books

D. Popular and Creative Writing

E. Book Reviews

F. Other

Luft, Roger L. Curriculum Guide: Business and Personal Services. Illinois State Board of Education, Springfield, 1980. 132 pages - field test copy.

Luft, Roger L. Curriculum Guide: Real Estate. Illinois State Board of Education, Springfield, 1980. 118 pages - field test copy.

Luft, Roger L. Development of a Hardware-Building Materials-Farm and Garden Curriculum Guide. Vocational Education Studies Department, Southern Illinois University, Carbondale, Illinois, 1980. 24 page final project report.

Luft, Roger L. Development of a Marketing Services Curriculum Guide. Vocational Education Studies Department, Southern Illinois University, Carbondale, Illinois, 1980. 310 page final project report.

Luft, Roger L. Curriculum Guide: Hardware, Building Materials, Farm and Garden. Illinois State Board of Education, Springfield, 1980. 246 pages.

Luft, Roger L. Development of a Hardware--Building Materials--Farm and Garden Curriculum Guide. Vocational Education Studies Department, Southern Illinois University, Carbondale, Illinois, 1979. 72 page final project report.

Luft, Roger L. Introduction to Business Education. Fourteen Modules for VES 210 developed through a grant from the Office of Academic Affairs and Research, Southern Illinois University-Carbondale, Summer 1979. 265 pages.

Luft, Roger L. "Business, Office, and Marketing Education at Southern Illinois University at Carbondale." Slide/tape presentation developed through a grant from the Office of Academic Affairs and Research, Southern Illinois University at Carbondale, Summer 1979.

Luft, Roger L. Establishment and Implementation of Secondary Vocational Job Placement Centers. Department of Business Education, Utah State University, 1978. 96 pages.

Luft, Roger L., et al. Cooperative Education Guide. Utah State University, 1978. 19 pages.

Luft, Roger L. "Desirable Non-Technical Employment Qualities for Secondary Students Participating in Cooperative Work Experience: Perceptions of Employers, Counselors and Teacher-Coordinators in Utah." Unpublished Doctoral Dissertation. Oregon State University, Corvallis, 1977.

Luft, Roger L. Fashion Merchandising Curriculum Guide. Utah State Board for Vocational/Technical Education, Salt Lake City, 1977. 35 pages.

Luft, Roger L. Teachers Manual for Home Furnishings PLUS Instructional Units. Utah State Board For Vocational/Technical Education, Salt Lake City, May, 1977. 71 pages.

Luft, Roger L., et al. Handbook for Vocational Leadership Interns. Oregon State University, Division of Vocational Education, Corvallis, 1976. 110 pages.

Luft, Roger L. Development and Validation of Career Guidance Competencies for Classroom Teachers. Interinstitutional Consortium for Career Education, 3180 Center Street NE, Salem, Oregon, 1976. 10 pages.

Luft, Roger L., Jamieson, Virginia J., and Ward, Darrell L. Final Performance Report. Interinstitutional Consortium for Career Education, 3180 Center Street NE, Salem, Oregon, 1976. 56 pages.

Luft, Roger L., and Jamieson, Virginia J. University Staff Development in Career Education. Interinstitutional Consortium for Career Education, 3180 Center Street NE, Salem, Oregon, 1976. 90 pages.

Luft, Roger L., Editor. Implications of Career Education for the Preparation of Teachers, Counselors, and Administrators: Staff Development Workshop Summary. The Interinstitutional Consortium for Career Education, Marion Intermediate Education District, 3180 Center Street NE, Salem, Oregon, 1976. 65 pages.

Luft, Roger L., et al. Montana Distributive Education Curriculum Guidelines. State Department of Public Instruction, Helena, Montana, 1976. 204 pages.

Luft, Roger L. "Compensation of Montana's Secondary School Cooperative Vocational Education Teacher-Coordinators: An Evaluation." Unpublished professional paper, School of Business, Montana State University, Bozeman, Montana, 1975. 77 pages.

Luft, Roger L. Superamerica Discount Shopping Stations: Training Manual. Superamerica, Inc., Saint Paul Park, Minnesota, 1969. 43 pages (mimeo).

PERSONAL DATA SHEET

Name: JANICE BONA CLUCK

Address: Rt. #1, Galatia, Illinois 62935

Phone: (618) 268 - 4791

Birthdate: 9/29/53
S S N: 326-38-4698
Height: 5'4"
Weight: 110
Health: Excellent

EDUCATION

Southeastern Illinois College Harrisburg, Illinois 62946	Associate in Science, May 1973 Business Curriculum
Southern Illinois University Carbondale, Illinois 62901	Bachelor of Science, December 1977 Major: Business Education
Southern Illinois University Carbondale, Illinois 62901	Master of Science, August 1979 Major: Business Education, with a concentration in Distributive Education

EMPLOYMENT

Researcher	Southern Illinois University Carbondale, Illinois	February 1979- Present
Graduate Asst. Administrative	Southern Illinois University Carbondale, Illinois	August 1978- January 1979
Instructor- Career Exploration	Southeastern Illinois College Harrisburg, Illinois	Summer, 1978
Claims Development Clerk	Social Security Administration Harrisburg, Illinois	December 1973- December 1976
Receptionist, New Account	Harrisburg National Bank Harrisburg, Illinois	July-November 1973
Student Worker in Education	A. L. Bowen Children's Center Harrisburg, Illinois	Summer, 1972
Underwriter	Bill Ghent Insurance Harrisburg, Illinois	July 1971- May 1972

HONORS/ACTIVITIES

High School: Cheerleader, Homecoming Queen Candidate, Band, Class Officer, Various club offices, Illinois State Scholar

Jr. College: Selected as Covergirl for Egyptoglyph; Vice President, Phi Beta Lambda; Phi Theta Kappa National Honor Society; Dean's List

College: Graduated with Highest Honors; Pi Omega Pi; Delta Pi Epsilon; Editor, Delta Pi Epsilon Yearbook; Associate Editor, V O C E S Newsletter

Personal: Delta Theta Tau national philanthropic sorority, President, Treasurer, Secretary; Pianist, Galatia Cumberland Presbyterian Church; Member, NBEA, IBEA, SIBEA, IVA

GRADUATE ASSISTANT:

Mrs. Sheryl A. Bleyer, 203 Dobson St., Carterville, IL 62918
Graduate Assistant, Vocational Education Studies, Business Ed. Program
Southern Illinois University at Carbondale

Mrs. Bleyer has a bachelor's degree in business education and is currently a graduate student in business education at SIU-C. She has worked previously as secretary for other Illinois curriculum guide projects under Luft's direction, and has gained considerable expertise in the conduct of such research from these experiences. A vita follows this page.

Product(s) Abstract:

A product abstract for the Real Estate Curriculum Guide and another for the Business/Personal Services Curriculum Guide follows the vita of Mrs. Bleyer.

PERSONAL DATA SHEET

NAME: Sheryl A. (Hurst) Bleyer
ADDRESS: 203 Dobson Street
Carterville, IL 62918
PHONE: (618) 985-3257
SSN: 340-56-7621

MARITAL STATUS: Married, No children
HUSBAND: Timothy Charles
AGE: 22 (12-16-58)
HEALTH: Excellent

EDUCATION

Southern Illinois University
Carbondale, Illinois 62901

Bachelor of Science in Education, December 1980. Major: Business Education.

Marion Senior High School
Marion, Illinois 62959

Diploma received June 1976.

HONORS/ACTIVITIES

HIGH SCHOOL: Rotary Award Winner - Junior year; Various Club Offices; 1st Place - State FBLA Competition, Data Processing Area; Competed in National FBLA Competition, Data Processing Area; Lettergirl; Prom Queen.

COLLEGE: Member of Pi Omega Pi Honorary Fraternity; Served on Various Pi Omega Pi Committees; Dean's List.

PERSONAL: Member: National Business Education Association, Illinois Business Education Association, Southern Illinois Business Education Association, American Vocational Association, Illinois Vocational Association.

WORK EXPERIENCE

Summer, 1976	Mohr Value Store Marion, Illinois 62959	General Clerk/ Cash Register Operator
August 1976 - May 1977	Business Education Program Southern Illinois University	Student Worker General Clerical
May 1977 - February 1979	Proprietary Education Project Southern Illinois University	Student Worker Secretarial
February 1979 - August 1980	Marketing/Distributive Education and Marketing Services Curriculum Guide Projects Southern Illinois University	Student Worker Secretarial
January 1981 - May 1981	Marketing Services Curriculum Guide Project Southern Illinois University	Graduate Assistant

Illinois State Board of Education

Department of Adult, Vocational and Technical Education
Research and Development Section

Product Abstract

1. Title of material: Real Estate Curriculum Guide
2. Date material was completed: June 30, 1981
3. Please check one: New material X Revised material ____
4. Originating agency: Illinois State Board of Education, DAVTE
   Address: 100 N. First St., Springfield, IL Zip Code: 62777
5. Name(s) of developer(s): Dr. Roger L. Luft
   Address: Business Education Program, Southern Illinois University Carbondale, IL Zip Code: 62901
6. Developed pursuant to Contract Number: R-33-21-D-0542-310

7. Subject Matter (Check only one according to USOE Code):

USOE Code

- ____ 01 Agricultural Education
- ____ 03 Business and Office Education
- X 04 Distributive Education
- ____ 07 Health Occupations Education
- ____ 09 Home Economics Education
- ____ 10 Industrial Art Education
- ____ 16 Technical Education
- ____ 17 Trade and Industrial Education
- ____ 22 Cooperative Education
- ____ Career Education
- ____ Other (Specify) _____

8. Education Level:

- ____ Pre-K Thru 6
- ____ 7-8
- ____ 9-10
- X 11-12
- ____ Post-Secondary
- ____ Adult
- ____ Teacher (Pre-service)
- ____ Administrator (Pre-Service)
- X Other (Specify) Post-secondary Adult

9. Intended for Use By:

- ____ Student
- X Classroom Teacher
- ____ Local Administrator
- X Teacher Educator
- ____ Guidance Staff
- ____ State Personnel
- X Other (Specify) business/industry trainer

10. Student Type:

- X Regular
- ____ Disadvantaged
- ____ Handicapped
- ____ Limited English Proficiency
- ____ Other (Specify) _____

11. Medium and Format of Materials:

X HARDCOPY	___ VIDEOTAPE	___ FILM	___ MICROFICHE
No. of pages 156	____ Minutes	____ Minutes	___ B & W
___ Paper bound	___ B & W	___ B & W	___ Color
___ Hard bond	___ Color	___ Color	
X Loose-leaf	____ inches	____ mm	
Photos: Yes ____	No X		
Diagrams: Yes ____	No X		

___ SLIDES	___ FILM STRIPS	___ AUDIO	___ OTHER
No. of frames _____	No. of frames _____	___ Automatic synch	Specify:
___ B & W	___ B & W	___ _____ Hz	_____
___ Color	___ Color	___ Manual cue	_____
___ Audio	___ Audio	___ Reel	_____
___ Carousel provided		___ Cassette	
___ Other packaging used (Specify) _____		___ Cartridge	

12. Availability:

_____ One copy free For sale @ $ _____ per copy _____ Not available

__X__ In ERIC system (No. _____) _____ Loan copy available

Contact: Name Curriculum Publishing Clearinghouse Phone (800) 322-3905 (IL) 309-298-1917

Address Western Illinois University Zip Code 61455

47 Horrabin Hall, Macomb, IL

13. Copyright Restrictions:

Contact: Name N/A Phone ( ) _____

Address _____ Zip Code _____

14. Is Training Required for Optimum Use of These Materials? Yes__X__ No____

15. Are Consultive/Training Services Available? Yes__X__ No____

Contact: Illinois State Board of Education
Department of Adult, Vocational and Technical Education
Research and Development Section, E-426
100 North First Street
Springfield, IL 62777
(217) 782-4620

16. General Description (State the general objective and suggested method of use. Summarize the content and tell how it is organized. Continue on back of this sheet or on another sheet, if necessary.):

The MARKETING AND DISTRIBUTIVE EDUCATION CURRICULUM GUIDE FOR REAL ESTATE has been designed to provide the curriculum coordinator with a basis for planning a comprehensive program in the field of marketing, as well as to provide the marketing and distributive education teacher/coordinator with maximum flexibility. (Continued on following page.)

17. Person Completing this Abstract: Janice Cluck, Researcher

Full Address:

Business Education Program

Southern Illinois University

Carbondale, IL Zip 62901

PRODUCT ABSTRACT

16. General Description (Continued)

The essential common and specialized competencies have been identified and listed in eleven instructional areas based upon structured interviews with realtors, association members, trainers, and educators in the state of Illinois. Competencies were organized into instructional clusters and an objective written for each cluster to facilitate the organization of instruction for the teacher/coordinator. A number of learning activities are suggested for each competency to enable teachers to determine which one(s) would best serve their teaching methods and their students' learning styles. The instructional materials listed in the reference column of each competency and in the bibliography of instructional materials were selected because they are the ones that are most commonly used by teachers in the field and most readily available. Several references are provided for each competency to help insure the local availability of at least one reference, and also to provide flexibility for both the teacher and student in individualizing instruction.

For maximum usefulness, the competencies were color-coded into the following eleven instructional areas: Advertising, Communications, Display, Human Relations, Marketing/Economics, Management, Mathematics, Merchandising, Operations, Product/Service Technology, and Selling. These instructional areas are the same ones that are used by the Distributive Education Clubs of America for their competency-based competitive events program and for numerous other curriculum projects in the field of marketing and distributive education.

The competencies listed in the curriculum guide itself should be considered only as teaching suggestions and not as the complete curriculum. Individual student and community needs as well as the judgment, experience, and opinions of teachers and advisory committee members should determine the content of the curriculum on the local level, because training needs may vary from one geographical area to another. Curriculum planners are encouraged to revalidate the competencies with local employers.

The loose leaf format of this guide is conducive to making additions. Additional competencies identified at the local level may easily be inserted into the guide at the appropriate place. Blank sample competency worksheets are included in this guide following the instructional areas.

The curriculum guide may be used in a number of different ways depending upon student and community needs, local educational agencies, community learning facilities and resources, teaching style of the teacher, learning styles of the students, comprehensiveness of the marketing and distributive education curriculum, prior competencies acquired by the students, and other similar factors. The competency-based approach to curriculum development and individualizing of instruction are viable approaches at all educational levels.

Illinois State Board of Education

Department of Adult, Vocational and Technical Education
Research and Development Section

Product Abstract

1. Title of material: Business/Personal Services Curriculum Guide

2. Date material was completed: June 30, 1981

3. Please check one: New material X Revised material ____

4. Originating agency: Illinois State Board of Education, DAVTE
   Address: 100 N. First St., Springfield, IL Zip Code: 62777

5. Name(s) of developer(s): Dr. Roger L. Luft
   Address: Business Education Program, Southern Illinois University Zip Code: 62901
   Carbondale, IL

6. Developed pursuant to Contract Number: R-33-21-D-0542-310

7. Subject Matter (Check only one according to USOE Code):

   USOE Code

   ____ 01 Agricultural Education
   ____ 03 Business and Office Education
   X 04 Distributive Education
   ____ 07 Health Occupations Education
   ____ 09 Home Economics Education
   ____ 10 Industrial Art Education
   ____ 16 Technical Education
   ____ 17 Trade and Industrial Education
   ____ 22 Cooperative Education
   ____ Career Education
   ____ Other (Specify) ____

8. Education Level:

   ____ Pre-K Thru 6 ____ 7-8 ____ 9-10 X 11-12
   ____ Post-Secondary ____ Adult ____ Teacher (Pre-service)
   ____ Administrator (Pre-Service) X Other (Specify) ~~Post-secondary~~ Adult

9. Intended for Use By:

   ____ Student X Classroom Teacher ____ Local Administrator
   X Teacher Educator ____ Guidance Staff ____ State Personnel
   X Other (Specify) Business/industry Trainer

10. Student Type:

    X Regular ____ Disadvantaged ____ Handicapped
    ____ Limited English Proficiency ____ Other (Specify) ____

11. Medium and Format of Materials:

X HARDCOPY	___ VIDEOTAPE	___ FILM	___ MICROFICHE
No. of pages 178	____ Minutes	____ Minutes	___ B & W
___ Paper bound	___ B & W	___ B & W	___ Color
___ Hard bond	___ Color	___ Color	
X Loose-leaf	____ inches	____ mm	
Photos: Yes ____	No X		
Diagrams: Yes ____	No X		

___ SLIDES	___ FILM STRIPS	___ AUDIO	___ OTHER
No. of frames _____	No. of frames _____	___ Automatic synch	Specify:
___ B & W	___ B & W	___ _____ Hz	_____
___ Color	___ Color	___ Manual cue	_____
___ Audio	___ Audio	___ Reel	_____
___ Carousel provided		___ Cassette	
___ Other packaging used (Specify) _____		___ Cartridge	

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Contact: Illinois State Board of Education
Department of Adult, Vocational and Technical Education
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100 North First Street
Springfield, IL 62777
(217) 782-4620

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The MARKETING AND DISTRIBUTIVE EDUCATION CURRICULUM GUIDE FOR BUSINESS/PERSONAL SERVICES has been designed to provide the curriculum coordinator with a basis for planning a comprehensive program in the field of marketing, as well as to provide the marketing and distributive education teacher/coordinator with maximum flexibility. (Continued on following page.)

17. Person Completing this Abstract: Janice Cluck, Researcher

Full Address:

Business Education Program

Southern Illinois University

Carbondale, IL Zip 62901

PRODUCT ABSTRACT

16. General Description (Continued)

The essential common and specialized competencies have been identified and listed in eleven instructional areas based upon structured interviews with personnel in various types of business and personal service firms and associations in the state of Illinois. Competencies were organized into instructional clusters and an objective written for each cluster to facilitate the organization of instruction for the teacher/coordinator. A number of learning activities are suggested for each competency to enable teachers to determine which one(s) would best serve their teaching methods and their students' learning styles. The instructional materials listed in the reference column of each competency and in the bibliography of instructional materials were selected because they are the ones that are most commonly used by teachers in the field and most readily available. Several references are provided for each competency to help insure the local availability of at least one reference, and also to provide flexibility for both the teacher and student in individualizing instruction.

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The loose leaf format of this guide is conducive to making additions. Additional competencies identified at the local level may easily be inserted into the guide at the appropriate place. Blank sample competency worksheets are included in this guide following the instructional areas.

The curriculum guide may be used in a number of different ways depending upon student and community needs, local educational agencies, community learning facilities and resources, teaching style of the teacher, learning styles of the students, comprehensiveness of the marketing and distributive education curriculum, prior competencies acquired by the students, and other similar factors. The competency-based approach to curriculum development and individualizing of instruction are viable approaches at all education levels.

Conference/Workshop Summary: N/A

Resource Listing:

Resources and instructional materials purchased for the Funding Agreement were:

Illinois Property and Casualty Exam Manual, and Illinois Life and Health Exam Manual, obtained from the Independent Insurance Agents of Illinois, Springfield, IL.

Accomplishments:

Each objective of this project and an explanation of how the objective was accomplished is presented in the following pages:

PHASE II (A)

BUSINESS/PERSONAL SERVICES AND REAL ESTATE

OBJECTIVE A: Develop a field test analysis instrument before July 31, 1980 to collect data during the field testing which would lead to revision of the field test version producing the final curriculum guide.

A field test instrument and explanatory cover letter were developed to collect information necessary for revising the Real Estate and Business/Personal Services curriculum guides during the field test process. See Appendix A and Appendix B.

OBJECTIVE B: Disseminate field test copies of the curriculum guides to 200 locations in Illinois before September 30, 1980 for utilization by secondary, post-secondary, and adult educators.

Field test copies of the Real Estate and Business/Personal Services curriculum guides were distributed to approximately 200 locations around the state of Illinois for field-testing purposes. These locations included high schools, area vocational centers, community colleges, private professional schools, associations, and professional offices.

OBJECTIVE C: Conduct a field test of the Real Estate and Business/Personal Services curriculum Guides before December 31, 1980 to collect data that will give direction to project personnel for final revisions.

The field test process was conducted during the period from September 1, 1980 to December 31, 1980. Follow-up letters were sent to non-respondents on December 1, 1980 (See Appendix C).

OBJECTIVE D: Revise the field-tested curriculum guides before March 31, 1981 in preparation for final dissemination to the users of the completed guides.

The information obtained through the field test process was reviewed and analyzed, and necessary revisions were made in preparation for final printing of the Real Estate and Business/Personal Services curriculum guides.

OBJECTIVE E: Print 750 copies of the completed curriculum guides before April 30, 1981 to be disseminated to secondary, post-secondary, and adult educators.

750 copies each of the Real Estate and Business/Personal Services curriculum guides were printed by Printing/Duplicating Services of Southern Illinois University at Carbondale.

OBJECTIVE F: Distribute the completed curriculum guides before June 30, 1981 for utilization by secondary, post-secondary, and adult educators.

Completed Real Estate and Business/Personal Services curriculum guides were disseminated as negotiated with DAVTE.

PHASE II (B)

INSURANCE AND AGRICULTURAL SERVICES

OBJECTIVE A: Identify before August 15, 1980 entry positions and career ladders in the insurance and agricultural services areas which will be used by secondary, post-secondary, and adult educators.

Businesspeople were contacted and interviewed, throughout the state of Illinois, to learn what the entry positions and career ladders were for their respective businesses. See Appendix D and Appendix E.

OBJECTIVE B: Identify and validate employment competencies before January 31, 1981 for which learning activities will be developed in order to prepare individuals entering an insurance or agricultural services career.

Project staff reviewed related literature and interviewed businesspeople, professional organization members, board of underwriters members, and personnel in the Department of Registration and Education to determine a list of competencies appropriate for validation through a questionnaire process. Competency questionnaires and explanatory cover letters were prepared and distributed to insurance and agricultural services professionals throughout the state of Illinois. See Appendix F and Appendix G for the Insurance and Agricultural Services questionnaires.

OBJECTIVE C: Catagorize competencies and develop instructional objectives before March 31, 1981 in order to facilitate instruction by secondary, post-secondary, and adult educators.

Validated competencies were categorized into logical clusters and an instructional objective written for each cluster. See Appendix H and Appendix I for a list of cluster objectives for Insurance and Agricultural Services.

OBJECTIVE D: Develop learning activities and identify resources to aid in instruction before June 30, 1981 so that secondary, post-secondary, and adult educators can provide instruction in the insurance and agricultural services areas.

Learning activities were written for each competency and a list of resources identified as well. The field test copies of the Insurance and Agricultural Services curriculum guides will be printed the next phase of this project.

Major Activities and Events:

Problems:

No problems were encountered, as all activities were initiated and completed to date according to the timeline outlined in the Funding Agreement.

Publicity: N/A

Resource Persons:

A list of Advisory Committee members is provided in Appendix J.

Summations of Evaluation Data Collected:

Statement of Impact:

It is expected that the real estate curriculum guides will be utilized to varying degrees in 15 of the 23 existing community college programs, and 25% of the 81 remaining approved programs being conducted in various locations in Illinois within one year of the guide's completion. As laws which are in the discussion stages are enacted to make continuing real estate education a requirement, 10% of the 46,359 present active real estate salespeople; 27,111 active real estate brokers; and 1,360 active real estate broker/salespeople will be affected through use of the real estate guide.

It is expected that 50 of the 175 secondary marketing and distributive education programs will use all or parts of the insurance and agricultural services curriculum guides within one year of completion and dissemination of the guides. These guides would serve best as an introduction to the career fields and some preparation for employment. In addition, it is expected that 25% of the post-secondary institutions in Illinois will use portions of the guides to prepare students for employment in these fields.

It is expected that the Business/Personal Services guide will be used in 25% of the secondary and post-secondary programs to varying degrees by the end of one year following the completion of the guide.

Ultimately, the impact of these curriculum guides will be upon the consumers who are involved in marketing services transactions being conducted by professionals who have been exposed to the guides through education programs. The impact should be on-going throughout the life of the guides.

Conclusions and Recommendations:

1) It is recommended that the marketing services curriculum guides project be continued, and that the guides be disseminated.

2) It is recommended that special funding considerations be given toward a separate project to disseminate all the curriculum guides in the series at special workshops around the state of Illinois.

Staff Development:

Dr. Luft, Ms. Cluck, and Mrs. Bleyer attended the Illinois Business Education Association conference in Springfield during November, 1980, and the Illinois Vocational Association conference in Arlington Park during February, 1981.

Ms. Cluck attended the National Business Education Association convention in New Orleans during April, 1981.

Other Activities:

Materials Developed:

A copy of all materials developed during this project is presented in the appendices.

Appendix A: Real Estate Field Test Instrument

Appendix B: Business/Personal Services Field Test Instrument

Appendix C: Field Test Follow-up Letter

Appendix D: Insurance Career Ladder

Appendix E: Agricultural Services Career Ladder

Appendix F: Insurance Validation Instrument

Appendix G: Agricultural Services Validation Instrument

Appendix H: Instructional Objectives - Insurance

Appendix I: Instructional Objectives - Agricultural Services

Appendix J: Advisory Committee

APPENDICES

APPENDIX A

REAL ESTATE FIELD TEST INSTRUMENT AND COVER LETTER

FIELD TEST RESPONSE FORM

REAL ESTATE CURRICULUM GUIDE

DIRECTIONS

In order to aid the developers of this curriculum guide in final revisions of the field test copy, your cooperation and input is solicited.

Please complete this FIELD TEST RESPONSE FORM as you review the curriculum guide, or specific portions of the curriculum guide. It is your response that is most important in determining the final product content. Record your reactions and suggestions to each of the instructional areas you test.

You do not have to return the guide, only the response form. If you choose to write on the pages of the guide, please return those, also. Upon completion of the final curriculum guide, if you have responded to this field test, you will receive a final revised curriculum guide free of charge. Please be sure to include your name and address with your response so that we can send you the final copy.

THANK YOU.

Dr. Roger L. Luft, Project Director

Please return FIELD TEST RESPONSE FORM by December 1, 1980 to:

Mr. Kurt Massie (Researcher)
Business Education Program
General Classrooms 133
Southern Illinois University
Carbondale, IL 62901

Your Name _____

Address _____

City _____ State _____ Zip Code_____

FIELD TEST RESPONSE FORM
REAL ESTATE

INSTRUCTIONAL AREA: _____

OBJECTIVES: Satisfactory _____ Unsatisfactory_____

SUGGESTED CHANGES: (Page # and Change)

CONTENT: Satisfactory _____ Unsatisfactory_____

SUGGESTED CHANGES: (Page # and Change)

LEARNING ACTIVITIES: Satisfactory _____ Unsatisfactory_____

SUGGESTED CHANGES: (Page # and Change)

RESOURCES: Satisfactory _____ Unsatisfactory_____

SUGGESTED CHANGES: (Page # and Change)

Please use back of page or additional sheets if necessary.

APPENDIX B

BUSINESS/PERSONAL SERVICES FIELD TEST INSTRUMENT AND COVER LETTER

FIELD TEST RESPONSE FORM

BUSINESS AND PERSONAL SERVICES
CURRICULUM GUIDE

DIRECTIONS

In order to aid the developers of this curriculum guide in final revisions of the field test copy, your cooperation and input is solicited.

Please complete this FIELD TEST RESPONSE FORM as you use specific portions of the curriculum guide. It is your response that is most important in determining the final product content. Record your reactions and suggestions to each of the instructional areas you test.

You do not have to return the guide, only the response form. If you choose to write on the pages of the guide, please return those, also. You only have a portion of the guide to test at this time. However, upon completion of the final curriculum guide, if you have responded to this field test you will receive a complete curriculum guide.

THANK YOU.

Dr. Roger L. Luft, Project Director

Please return FIELD TEST RESPONSE FORM by December 1, 1980 to:

Mrs. Janice Cluck (Researcher)
Business Education Program
General Classrooms 133
Southern Illinois University
Carbondale, IL 62901

FIELD TEST RESPONSE FORM
BUSINESS AND PERSONAL SERVICES CURRICULUM GUIDE

INSTRUCTIONAL AREA: _____

OBJECTIVES: Satisfactory_____ Unsatisfactory_____

SUGGESTED CHANGES: (Page # and Change)

LEARNING ACTIVITIES: Satisfactory_____ Unsatisfactory_____

SUGGESTED CHANGES: (Page # and Change)

LISTED REFERENCES: Satisfactory_____ Unsatisfactory_____

SUGGESTED CHANGES: (Page # and Change)

GENERAL COMMENTS:

APPENDIX C

FOLLOW-UP LETTER TO NON-RESPONDENTS OF FIELD TEST

Southern Illinois
University at Carbondale
Carbondale, Illinois 62901

Department of Vocational Education Studies
Business Education Program

December 2, 1980

Dear Marketing/Distributive Education Coordinator:

At the beginning of this school year, we sent you a field test copy of the Business/Personal Services Curriculum Guide being developed for the Illinois State Board of Education. At that time, we asked you to consider incorporating some of the guide sections in your classes or to review the guide to provide feedback for final revisions.

A response form is located inside the front cover of the guide, along with more complete directions. The requested deadline for returning the response forms has passed. Won't you please take a few minutes to complete the form and return it to us? Your input is vital to the successful completion of the marketing/distributive education curriculum guide series in the state of Illinois.

Please be sure to include your name and address when you return the response form, so that we may send you a free complete copy of the final edition to show our appreciation to you for your participation in this project.

Sincerely,

Roger L. Luft

Dr. Roger L. Luft
Project Director

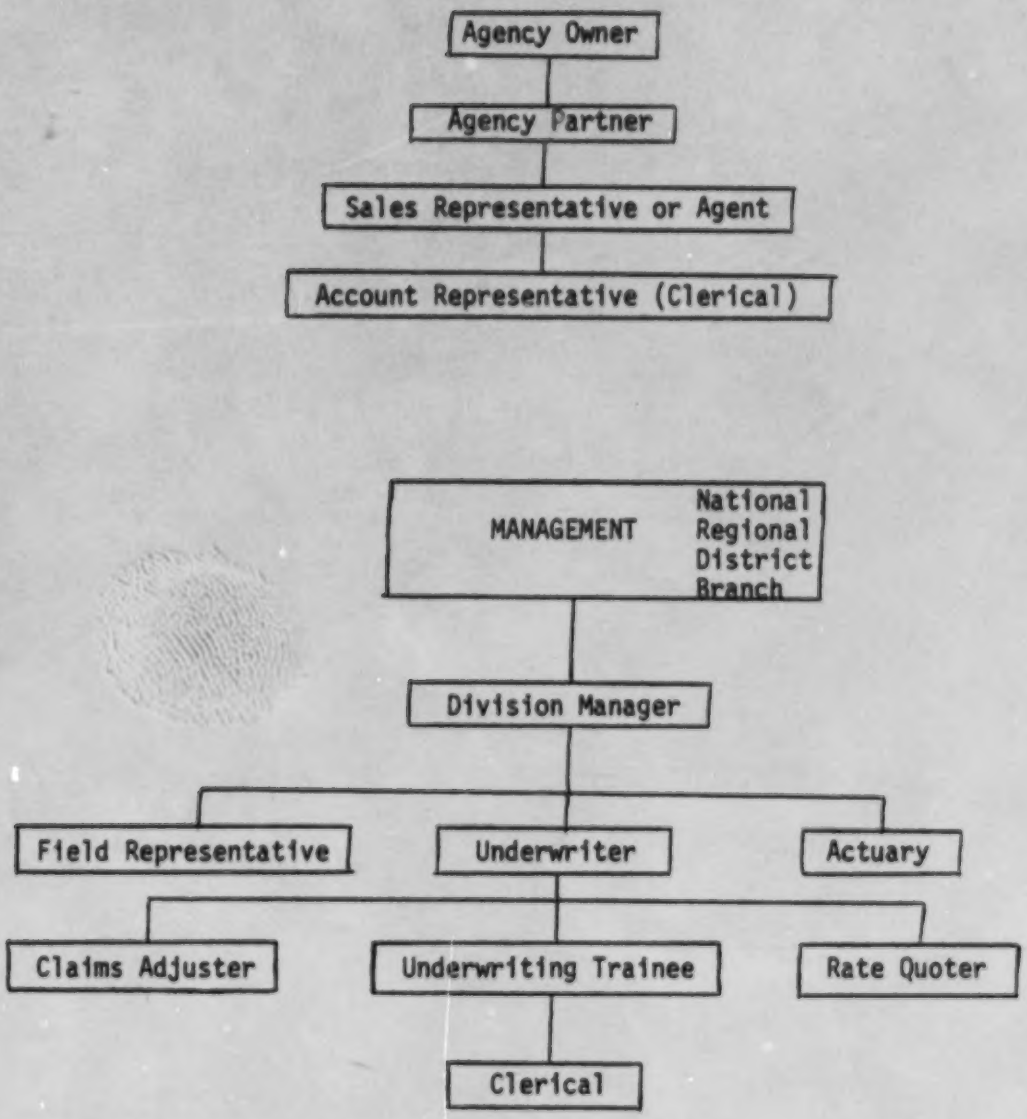
RL:jc

APPENDIX D

INSURANCE CAREER LADDER

CAREER LADDERS

INSURANCE

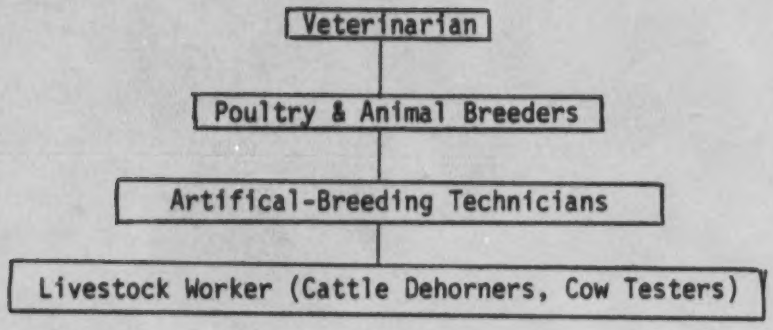


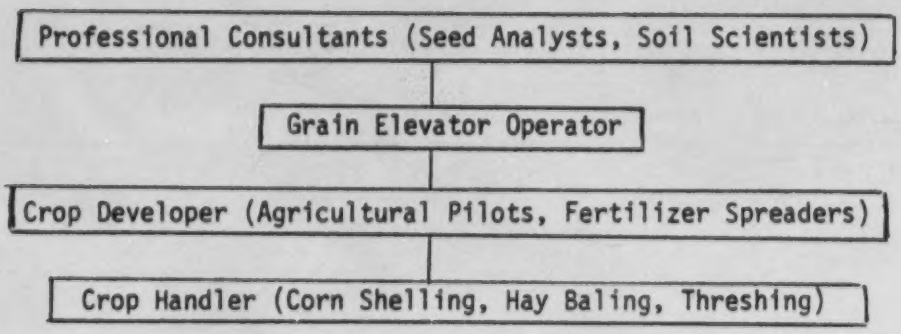
APPENDIX E

AGRICULTURAL SERVICES CAREER LADDER

CAREER LADDERS

AGRICULTURE




Professional Consultants (Seed Analysts, Soil Scientists)
Grain Elevator Operator
Crop Developer (Agricultural Pilots, Fertilizer Spreaders)
Crop Handler (Corn Shelling, Hay Baling, Threshing)

APPENDIX F

INSURANCE VALIDATION INSTRUMENT

Southern Illinois
University at Carbondale
Carbondale, Illinois 62901

Department of Vocational Education Studies
Business Education Program

Dear Insurance Professional:

SIU at Carbondale is currently developing an Insurance Marketing Curriculum Guide for the Illinois State Board of Education, Department of Adult, Vocational, and Technical Education. The finished guide will be available for use in high school and community college marketing and distributive education programs. It will be used to help students make a career decision and to help train future insurance employees.

Businesspeople like yourself have already helped us to identify career opportunities in the insurance field and to determine the general marketing competencies necessary for these positions. YOU can now help us by examining this partial competency list and telling us which tasks YOUR employees perform and what knowledge and attitudes they should possess.

We know that you are very busy, but won't you please take a few minutes to examine the enclosed partial competency list. Please place a check in the appropriate column(s) to indicate whether each listed competency is necessary for entry-level salesperson, supervisory, and/or management employees in your business. We encourage you to add to the list, make changes, and make any comments you wish.

The completed lists returned by you and other insurance professionals will be tabulated, and those competencies you select as being important for employment will be included in the Curriculum Guide. Learning activities and reference lists will then be developed for each competency.

Please help us in this important project by completing this list and returning it to us as soon as possible. Thank you very much for your valuable assistance.

Sincerely,

Pam Melliges

Pam Melliges
Researcher

Dr. Roger L. Luft
Project Director

PM:jc

INSURANCE COMPETENCIES	ENTRY-LEVEL				SUPERVISORY				MANAGEMENT			
	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED
ADVERTISING												
Know the types and uses of advertising, publicity, and promotional campaigns.												
Know the types of media that are available for advertising.												
Keep the general public cognizant of you and your agency's name and services.												
Identify specific target markets for demographic and geographic information.												
Plan and prepare information for advertising copy.												
Understand the acceptability of advertising media in your community.												
Consider the relative costs of advertising in the various media.												
Determine the strengths and weaknesses of an advertising campaign.												
Realize the contributions made by specialty advertising (e.g. calendars, pens, etc.).												
Realize the importance of visibility through participation in community-wide projects.												
Know the laws regarding insurance advertising.												
COMMUNICATIONS												
Know the correct styles used in business letter writing.												
Write informative and effective business letters.												
Write letters of introduction for your agency or yourself.												
Write prospecting letters.												

INSURANCE COMPETENCIES	ENTRY-LEVEL				SUPERVISORY				MANAGEMENT			
	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED
Write appreciation and follow-up letters.												
Use effective written communication in forms and reports.												
Use legible handwriting when preparing written communications.												
Address other people in a businss-like manner, whether they are customers, employees, or management.												
Believe that communications between various employees, departments, or divisions within a business will result in a more efficient operation with mutual benefits to all.												
Know when to keep communications confidential.												
Know how to communicate with others in order to motivate them to work willingly.												
Assist with the training or teaching of others.												
Use the telephone correctly and effectively.												
Effectively handle incoming telephone calls.												
Effectively apply telephone prospecting techniques.												
Listen carefully and follow directions.												
Listen objectively.												
Develop an awareness of body language/non-verbal communication.												
Listen to customer information and record it correctly.												
Develop a vocabulary descriptive of the insurance to be sold.												
Talk clearly and pleasantly, conveying spirit and enthusiasm.												

INSURANCE COMPETENCIES	ENTRY-LEVEL				SUPERVISORY				MANAGEMENT			
	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED
(COMMUNICATIONS) Know the situations in which to use a technical language or commonly understood language.												
Realize that even in the most skillfully constructed communications, misinterpretations may develop.												
Realize that poor or awkward grammar lowers the image of the salesperson, or the agency and its personnel.												
Be aware that the voice can express conviction and convey confidence.												
Convey directions and instructions clearly to associates.												
Interpret business policies to customer in an effective manner.												
Read trade and business journals and publications to keep abreast of insurance and business trends.												
D I S P L A Y Know the types and uses of display.												
Prepare office displays for your insurance agency.												
Evaluate the total effect conveyed to the public by the insurance office, building, and entrance.												
Develop themes that can coordinate displays with advertising.												
Tie together advertising and displays in order to make a greater impact on clients.												
Letter and design a simple sign.												

INSURANCE COMPETENCIES	ENTRY-LEVEL				SUPERVISORY				MANAGEMENT			
	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED
HUMAN RELATIONS												
Know that human relations in a business consists of an interdependence with fellow employees, supervisors, and clients.												
Attitude that next to job performance, human relations is an employee's greatest responsibility.												
Be aware that understanding others and one's self is basic to working harmoniously together.												
Develop and maintain harmonious relationships with other staff members, supervisors, clients, and competing agencies.												
Build sound working relationships in "forced" associations.												
Favorably represent the business to clients and outside business associates.												
Avoid misrepresentations of people, policies, services, and procedures.												
Realize that good human relations within an agency build good public relations.												
Accept and put into practice the planned policies and procedures of management.												
Dress appropriately for the job and maintain a well-groomed appearance.												
Maintain good health for effective job performance.												
Realize that a positive attitude is usually reflected in one's work.												
Realize that first impressions are important to the business and that last impressions are longest remembered.												
Develop personality traits necessary for successful job performance.												

INSURANCE COMPETENCIES	ENTRY-LEVEL				SUPERVISORY				MANAGEMENT			
	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED
Accept criticism and turn it into a character-building element.												
Demonstrate initiative and creativity.												
Be willing to perform tasks in addition to one's job responsibilities when the situation necessitates.												
Recognize the need for and adjust to change.												
Recognize each client as an individual, and show a sincere interest in his/her problems.												
Tactfully handle difficult clients.												
Exercise self-control during trying situations.												
Maintain an objective point of view in problem situations.												
Recognize the accomplishments of others.												
Show an interest in others.												
Adapt to the personality and needs of different clients.												
Assume responsibility for individual actions.												
Believe that a supervisor should set an example of personal work habits and character which employees can emulate.												
Realize that a client's complaint is an excellent opportunity to build goodwill.												
Realize that good human relations within an agency build good public relations.												
Empathize with the needs of clients.												
Know that good human relations helps increase production by stimulating interest and creativeness in employees.												

INSURANCE COMPETENCIES	ENTRY-LEVEL				SUPERVISORY				MANAGEMENT			
	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED
MARKETING / ECONOMICS												
Understand the effects of laws, regulations, and governmental agencies on the insurance industry.												
Understand the organization of a business and the functions of management.												
Know the intangibles of business, such as human relations factors, long-run economic factors, and innovations, which may influence business.												
Keep informed of competitive conditions in the market area which the agency serves.												
Determine seasonal business cycles and general patterns.												
Identify factors influencing supply and demand, such as age and size of population, employment and wage levels, types of employment in the area, etc.												
Understand the effects of recession and/or inflation on sales.												
MATHEMATICS												
Add, subtract, multiply, and divide with precision.												
Use and translate percentages, fractions, and decimals.												
Accurately calculate premiums by effectively using self-rating scales and/or rating charts.												
Effectively use computing devices and mechanical aids to speed mathematical calculations.												
Apply mathematical skills to realistic situations, by helping clients match their individual budgets with appropriate insurance coverage.												

INSURANCE COMPETENCIES	ENTRY-LEVEL				SUPERVISORY				MANAGEMENT			
	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED
MANAGEMENT												
Understand general management principles and practices.												
Develop a dedication to the public, the success of the business, and the people supervised.												
Plan and organize work in order to manage time effectively.												
Exercise skill in making decisions.												
Exercise skill in setting goals.												
Guide and motivate others to set and achieve their own goals.												
Determine policies, procedures, and programs.												
Identify what jobs have to be done and their interrelationships according to authority and responsibility.												
Assist in the career development of staff members.												
Manage financial systems, records, and marketing and statistical controls.												
Follow-up on job assignments.												
Manage sales activities.												
Be able to determine in various situations the most efficient way to get the job done.												
Believe that employees must be continuously informed of new services, policies, or trends through individual or group training.												
Believe that each employee should be made to feel that his/her efforts are really appreciated.												

INSURANCE COMPETENCIES	ENTRY-LEVEL				SUPERVISORY				MANAGEMENT			
	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED
(MANAGEMENT) Believe that employees should take part in planning things which affect their working conditions.												
Build employee morale, motivation, and loyalty.												
Tactfully identify employee mistakes and help correct them constructively.												
Make job orientation for new employees friendly, skillful, and adequate.												
Handle employee complaints and grievances in a fair and effective manner.												
Keep informed of state, federal, and local laws concerning business operation and interpret their implications for one's own business.												
Evaluate established methods and incorporate new ideas to improve customer service.												
Believe that careful scheduling and organization of workloads help maintain high employee morale and job performance.												
Participate in local and service clubs in order to expand contacts and contribute to community growth.												
Identify effective and ineffective selling techniques used by fellow staff members.												
Recruit, train, and develop sales associates and other employees.												
Develop "in house" training programs.												
Assign non-selling duties to sales supporting personnel.												
Empathize with the needs of employees.												
Evaluate management effectiveness.												

INSURANCE COMPETENCIES	ENTRY-LEVEL				SUPERVISORY				MANAGEMENT			
	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED
OPERATIONS												
Oversee housekeeping duties and maintenance of office equipment.												
Maintain accurate records of all business purchases and disbursements.												
Correctly file business and/or client information for later reference.												
Know the rules and regulations of insurance business procedures concerning agents' policies of ethics and professionalism.												
Know the business' policies concerning dress regulations, tardiness and absences, personal use of the telephone, lunch hours, personal leave, etc.												
Observe and evaluate the operations of other insurance businesses in order to improve one's own operation.												
Collect premiums and keep accurate records.												
Discuss delinquent accounts with clients, keeping their goodwill.												
Know the procedures to follow in the event of an emergency or accident concerning business employees or clients.												

INSURANCE COMPETENCIES	ENTRY-LEVEL				SUPERVISORY				MANAGEMENT			
	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED
PRODUCT / SERVICE TECHNOLOGY												
BASIC PRINCIPLES												
Be familiar with useful fundamental insurance terminology.												
Know the definition of insurance.												
Understand the purpose that insurance serves in the community.												
Differentiate between the four classes of insurance -- life, health, property, and casualty; and understand the importance of these differences.												
Explain the various types of insurance companies which operate in the United States, e.g. stock insurance company.												
Understand the difference between types of groups that sell insurance.												
Identify changes that may take place in the future for the insurance industry in regard to business, the consumer, and society.												
Understand how the law affects the insurance industry in general.												
Understand the general organization of an insurance company.												
Be familiar with the common elements of an insurance contract.												
Understand the historical foundations and development of insurance.												
Know the costs to society of operating insurance systems and determine benefits to society from these systems.												
Understand the procedures to follow in order to file a claim, and the method(s) of adjusting for losses and collecting.												

INSURANCE COMPETENCIES	ENTRY-LEVEL				SUPERVISORY				MANAGEMENT			
	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED
(PRODUCT/SERVICE TECHNOLOGY)												
LIFE INSURANCE												
Understand the nature and purpose of life insurance.												
Know the importance of the mortality table and certain other pertinent statistics.												
Be familiar with the procedure by which life insurance premiums are calculated.												
Know the basic types of life insurance contracts.												
Understand the standard provisions of the life insurance contract.												
Understand special riders and policy combinations that may occur in life insurance contracts.												
Know the optional methods of settlement of life insurance contracts.												
Understand what is meant by annuity.												
Identify and describe several types of annuity plans.												
Understand different contract provisions of annuities.												
Understand different types of ratings of life insurance contracts.												
HEALTH INSURANCE												
Understand the historical development and purpose of health insurance.												
Know the differences between individual and group health plans.												
Understand the relationship of health insurance to life insurance.												

INSURANCE COMPETENCIES	ENTRY-LEVEL				SUPERVISORY				MANAGEMENT			
	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED
(PRODUCT/SERVICE TECHNOLOGY - HEALTH)												
Be familiar with different provisions in a typical health policy.												
Understand exclusions and limitations of the provisions.												
Know what may be included on a special contract for health insurance.												
Understand the role of government in government health insurance programs.												
Know, in general, how a government health insurance program is funded.												
Be familiar with and define several different types of government health insurance plans.												
Understand the importance of morbidity rates and their relationship to health insurance.												

INSURANCE COMPETENCIES	ENTRY-LEVEL				SUPERVISORY				MANAGEMENT			
	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED
(PRODUCT/SERVICE TECHNOLOGY) PROPERTY/CASUALTY Understand the basic provisions and limitations of the Standard Fire Policy.												
Identify some of the common property forms that may be used with the Standard Fire Policy.												
Understand the provisions of the Homeowner's Policy, noting policy provisions for (un)specified perils.												
Be familiar with insurance terminology typically found in property insurance contracts.												
Analyze the Homeowner's Policy.												
Know what is meant by casualty insurance, and define the purposes of casualty insurance.												
Understand the types of automobile policies and coverages available.												
Be familiar with terminology related to the automobile policy.												
Understand the historical development and classifications of ocean and inland marine insurance policies.												
Be familiar with the types and purposes of liability insurance policies.												
Be familiar with crime, surety, miscellaneous, and multiple-line coverages for businesses and individuals.												

INSURANCE COMPETENCIES	ENTRY-LEVEL				SUPERVISORY				MANAGEMENT			
	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED
SELLING												
Mail preapproach letters to prospective clients.												
Locate prospective clients by obtaining lists or reports, such as graduations, marriages, births, property transfers, etc.												
Obtain referrals from policyholders, friends, businesspeople, etc.												
Canvass for prospects, such as a telephone canvass.												
Determine how to approach prospect and where/when to make an appointment.												
Open a sales conversation with a suitable statement or remark.												
Establish an interview direction at the beginning of the call.												
Question client in a controlled situation to determine individual and family needs.												
Direct the sales conversation.												
Listen carefully for necessary customer information.												
Recommend an insurance policy or program that most appropriately fits clients' needs.												
Provide all pertinent information concerning costs of insurance coverage, the premium, and mode of payments.												
Be willing to explain the cost and coverage differences among companies.												
Be optimistic and positive about the business, but do not criticize competitors.												
Match policy features to customer benefits.												
Sense a client's objections and handle them as effectively as possible.												

INSURANCE COMPETENCIES	ENTRY-LEVEL				SUPERVISORY				MANAGEMENT			
	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED
(SELLING) Determine when and how to close a sale.												
Complete application and/or inspection forms, and review with client(s).												
Deliver policy by explaining to clients exclusions, deductibles, clauses, and payment schedules; and answer clients' questions.												
Review clients' files by periodically scanning coverage and checking rates.												
Maintain a current file on each client by adding, deleting, or updating information.												
Maintain current policies by contacting and questioning policyholders and suggesting any changes that should be considered.												
Handle clients' complaints in a pleasant and effective manner.												
Analyze reasons for customer cancellation of insurance coverage.												
Assemble and compile data for reports required by sales manager, home office, etc.												
When a client reports a loss, determine if loss is insured (is the policy in effect, is the peril insured, is the individual or property covered, etc.) and obtain proof of loss.												
Assist the insured or beneficiary in completing claim forms.												
Follow-up to see that clients or beneficiaries have received payments for claims.												
Maintain good public relations by participating in civic and professional organizations.												
Be willing to speak to local community organizations and schools.												

APPENDIX G

AGRICULTURAL SERVICES VALIDATION INSTRUMENT

Southern Illinois
University at Carbondale
Carbondale, Illinois 62901

Department of Vocational Education Studies
Business Education Program

Dear Businessperson:

SIU at Carbondale is currently developing an Agricultural Services Marketing Curriculum Guide for the Illinois State Board of Education, Department of Adult, Vocational, and Technical Education. The finished guide will be available for use in high school and community college marketing and distributive education programs. It will be used to help students make a career decision and to help train future agricultural services employees.

Businesspeople like yourself have already helped us identify career opportunities in the agricultural services field and to determine the general marketing competencies necessary for these positions. YOU can now help us by examining this partial competency list and telling us which tasks YOUR employees perform and what knowledge and attitudes they should possess.

We know that you are very busy, but won't you please take a few minutes to examine the enclosed partial competency list. Please place a check in the appropriate column(s) to indicate whether each listed competency is necessary for entry-level salesperson, supervisory, and/or management employees in your business. We encourage you to add to the list, make changes, and make any comments you wish.

The completed lists returned by you and other agricultural services businesspeople will be tabulated, and those competencies you select as being important for employment will be included in the Curriculum Guide. Learning activities and reference lists will then be developed for each competency.

Please help us in this important project by completing this list and returning it to us as soon as possible. Thank you very much for your valuable assistance.

Sincerely,

Janice Cluck

Janice Cluck
Researcher

Dr. Roger L. Luft
Project Director

ndr
Enclosure

AGRICULTURAL SERVICES COMPETENCIES	ENTRY-LEVEL				SUPERVISORY				MANAGEMENT			
	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED
ADVERTISING												
Know the types and uses of advertising, publicity, and promotional campaigns.												
Know the types of media that are available for advertising in the area.												
Use known media effectively in advertising.												
Take advantage of promotional aids and advertising offered by suppliers.												
Select the advertising media that is best suited to the service being advertised.												
Understand that advertising helps stabilize volume by maintaining interest during a slow-selling season.												
Realize that advertising can produce immediate sales or create a favorable attitude toward the business for future sales.												
Understand and recognize customer reaction to advertising.												
Realize that advertising presells products and services to the customer, making the customer easier to sell.												
Realize that newspaper advertising must be read in order to keep informed of the advertising done by one's own business and its competitors.												
Realize the contributions made by specialty advertising (e.g. calendars, pens, etc.).												
Plan and prepare information for advertising copy.												
Realize the importance of visibility through participation in community-wide projects.												

AGRICULTURAL SERVICES COMPETENCIES	ENTRY-LEVEL				SUPERVISORY				MANAGEMENT			
	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED
COMMUNICATIONS												
Communicate effectively with customers, co-workers, and supervisors.												
Address other people in a business-like manner, whether they are customers, fellow employees, or management.												
Talk clearly and pleasantly, conveying spirit and enthusiasm in one's speech.												
Understand that the voice can be used to express conviction and convey confidence.												
Develop a vocabulary that is descriptive of the agricultural services offered by the business.												
Translate technical words concerning a product or service into the customer's language.												
Know the correct forms used in business letter writing.												
Write informative and effective business letters.												
Use effective written communication in forms and reports.												
Use legible handwriting when preparing written communications.												
Know when to keep communications confidential.												
Effectively handle incoming telephone calls.												
Listen carefully and follow directions.												
Listen to customers' names and addresses and write them correctly.												
Communicate effectively with customers, regardless of their education or experience.												
Effectively handle customer inquiries for general information.												

AGRICULTURAL SERVICES COMPETENCIES	ENTRY-LEVEL				SUPERVISORY				MANAGEMENT			
	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED
(COMMUNICATIONS)												
Know the situations in which to use a technical language or commonly understood language.												
Know how to communicate with others in order to motivate them to work willingly.												
Assist with the training or teaching of others.												
Interpret business policies to customers in an effective manner.												
Read agricultural journals and publications to stay informed of current trends.												
D I S P L A Y												
Know the types and uses of display.												
Know how to coordinate media advertising with business displays.												
Justify why displays should reflect the character of the business.												
Understand that displays tied in with local activities or seasonal events will create a favorable impression in the community.												
Realize that good displays are a prime factor in developing a customer's interest.												
Effectively use manufacturers' display aids.												
Store and record the location of display fixtures or supplies so that they are accessible for future use.												
Letter and design a simple sign.												
Realize that a well-kept agribusiness is a primary means of attracting and holding customers.												

AGRICULTURAL SERVICES COMPETENCIES	ENTRY-LEVEL				SUPERVISORY				MANAGEMENT			
	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED
HUMAN RELATIONS												
Work cooperatively with fellow employees, supervisors, and management, being aware of their needs and motivations.												
Understand the importance of developing good working relations with co-workers and management.												
Realize that good human relations within a business build good public relations.												
Assume responsibility for individual actions.												
Accept criticism and turn it into a character-building element.												
Display drive, aggressiveness, and a strong desire to succeed.												
Dress appropriately for the job and maintain a well-groomed appearance.												
Maintain good health for effective job performance.												
Recognize facts as opposed to opinion.												
Exercise self-control during trying situations.												
Represent the agribusiness favorably to customers and outside business associates.												
Avoid misrepresentations of people, policies, products, and services.												
Show an interest in others.												
Be aware that understand others and one's self is basic to working harmoniously together.												
Build sound working relationships in "forced" associations.												
Accept and put into practice the planned policies and procedures of management.												

AGRICULTURAL SERVICES COMPETENCIES	ENTRY-LEVEL				SUPERVISORY				MANAGEMENT			
	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED
MARKETING/ECONOMICS												
Understand the importance of the profit motive in the pricing of agricultural products and services.												
Understand livestock and crop prices and price trends.												
Be able to take advantage of seasonal price changes.												
Understand the effects of laws, regulations, and governmental agencies on the agricultural services business.												
Know the intangibles of business, such as human relations factors, long-run economic factors, and innovations, which may influence business.												
Identify factors influencing supply and demand.												
Keep informed of competitive conditions in the market area which the business serves.												
Know the sources and types of farm credit and credit instruments.												
Understand the purposes of the futures market.												
Identify and describe the various methods of marketing livestock and grains, i.e. auctions.												
Understand how the success of the business is related to proper purchasing functions.												
Recognize that manufacturing or company representatives are a source of market information.												
Know the importance of transportation and handling when conducting business transactions.												
Select the best delivery method according to the characteristics of the product or service.												

AGRICULTURAL SERVICES COMPETENCIES	ENTRY-LEVEL				SUPERVISORY				MANAGEMENT			
	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED
(HUMAN RELATIONS) Adapt to the personality and needs of customers.												
Develop personality traits necessary for successful job performance.												
Realize that a positive attitude is usually reflected in one's work.												
Realize that first impressions are important to the business and last impressions are longest remembered.												
Maintain an objective point of view in problem situations.												
Be willing to perform tasks in addition to one's job responsibilities when the situation necessitates.												
Recognize the need for and adjust to change.												
Realize that next to job performance, human relations is an employee's greatest responsibility.												
Give needed advice to co-workers without portraying a "know-it-all" attitude.												
Tactfully handle difficult customers.												
Empathize with the needs of customers.												
Recognize each customer as an individual, and show a sincere interest in his/her problems.												
Demonstrate initiative and creativity.												
Recognize the accomplishments of others.												
Realize that a customer's complaint is an excellent opportunity to build goodwill.												

AGRICULTURAL SERVICES COMPETENCIES	ENTRY-LEVEL				SUPERVISORY				MANAGEMENT			
	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED
(MANAGEMENT)												
Make job orientation for new employees friendly, skillful, and adequate.												
Handle employee complaints and grievances in a fair and effective manner.												
Empathize with the needs and problems of employees.												
Eliminate prejudice and discrimination in all business activities.												
Recognize that in order to be best prepared for future management responsibilities, trainees must be willing to work and train in various capacities within an agricultural business operation.												
Evaluate established methods and incorporate new ideas to improve customer service.												
Plan an effective strategy for selling the services and products of the business.												
MATHEMATICS												
Add, subtract, multiply, and divide with precision.												
Use and translate percentages, fractions, and decimals.												
Compute local, state, and federal taxes which must be applied to sales.												
Accurately calculate the exact amount of a customer's bill.												
Accurately compute discounts, delivery charges, etc., when computing bills.												
Maintain proper records of cash received, bank deposits, purchases, etc., for the business.												
Operate a cash register properly.												

AGRICULTURAL SERVICES COMPETENCIES	ENTRY-LEVEL				SUPERVISORY				MANAGEMENT			
	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED
MANAGEMENT												
Understand general management principles and practices.												
Plan and organize work in order to manage time effectively.												
Determine policies, procedures, and programs for the business.												
Exercise skill in making decisions.												
Exercise skill in setting goals.												
Guide and motivate others to set and achieve their own goals.												
Determine the lines of authority and responsibilities of personnel in the business.												
Determine in various situations the most efficient way to get the job accomplished.												
Plan and manage budgets, records and controls.												
Follow-up on job assignments and tactfully make corrections where necessary.												
Believe that employees must be continuously informed of new products, services, or trends through individual or group training.												
Believe that each employee should be made to feel that his/her efforts are really appreciated.												
Believe that employees should take part in planning things which affect their working conditions.												
Build employee morale, motivation, and loyalty.												
Tactfully identify employee mistakes and help correct them constructively.												
Keep informed of state, federal, and local laws concerning business operation and interpret their implications for one's own business.												

AGRICULTURAL SERVICES COMPETENCIES	ENTRY-LEVEL				SUPERVISORY				MANAGEMENT			
	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED
OPERATIONS												
Understand that careful use of supplies will help control expenses.												
Properly handle and care for business equipment.												
Knowledge of the operating expenses of the business and how they can be kept at a minimum.												
Reduce costly errors by maintaining proper records of business operations.												
Use standards and specifications in buying.												
Keep accurate records of goods and services sold by classification--use of ticket stubs or special forms.												
Use purchase orders, shipping statements, invoices, etc. to process products and services.												
Recognize the importance of inventory control systems.												
Maintain accurate business records for tax purposes.												
Know the business' policies and procedures concerning pricing, recordkeeping, employee conduct and appearance, etc.												
Know the different methods of bill collection used by agricultural firms.												
Use labels, tags, stamps, wrappers, etc., to identify products.												
Examine products and workmanship and determine the proper method of correction when necessary.												
Understand the importance of having one receiving area and one shipping area.												

AGRICULTURAL SERVICES COMPETENCIES	ENTRY-LEVEL				SUPERVISORY				MANAGEMENT			
	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED
(OPERATIONS) Know that goods and services must be processed quickly in order to reduce waste, theft, etc.												
Select the proper transportation method for a given product or service.												
Follow-up on nondelivered goods and services.												
Operate the product handling, storage, and processing equipment in a manner consistent with acceptable safety standards.												
Understand the needs of efficient storage arrangement and protection.												
Know the chain of authority and responsibility within the business.												
Handle incorrect amounts or types of products received.												
Quickly route merchandise from the receiving dock to the proper selling area or storage facility.												
Know the location of fire extinguishers and other emergency equipment.												
Understand the importance of proper safety planning and accident prevention.												
PRODUCT / SERVICE TECHNOLOGY Know the fundamental principles of livestock nutrition, feed composition, and additives.												
Know the types and uses of seeds, fertilizers, herbicides, pesticides, etc., that are common in agribusiness.												
Know how chemicals are used to disinfect facilities.												

AGRICULTURAL SERVICES COMPETENCIES	ENTRY-LEVEL				SUPERVISORY				MANAGEMENT			
	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED
SELLING												
Skillfully locate prospective customers.												
Determine when to approach a customer to open a sale.												
Open a sales conversation with a suitable statement or remark.												
Determine where a customer is in his/her thinking and proceed to assist the customer through the remaining decisions in the buying process.												
Determine a customer's wants and desires during a sale.												
Show a genuine interest in the customer's problem or need.												
Remember customers' names when serving them.												
Relate product or service benefits to a customer's needs.												
Understand that participation on the part of the customer helps strengthen a sales presentation.												
Show customers the points of superiority of ones' own products and services in comparison to competing products and services.												
Suggest additional products and services in an effort to increase the average sale.												
Understand that the effects of underselling are often as harmful as overselling.												
Sense a customer's objections and handle them as effectively as possible.												
Understand that customer loyalty can be built with quick and friendly service.												
Handle customer complaints in a pleasant and effective manner.												

AGRICULTURAL SERVICES

COMPETENCIES

	ENTRY-LEVEL				SUPERVISORY				MANAGEMENT			
	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED
(PRODUCT/SERVICE TECHNOLOGY)												
Understand the common types of animal problems that can be treated with over-the-counter drugs.												
Understand the facility requirements of a given customer in terms of building size, location, design or renovation, zoning regulations, equipment, etc.												
Identify the various nutrients that are commonly deficient in soil.												
Determine fertiziler requirements based on soil tests.												
Understand the common types of disease and insect damage and list possible remedies and/or preventions.												
Understand the common weeds that affect crop production and list possible remedies and/or preventions.												
Know the fundamentals of planting, such as methods and equipment, crop rotation, planting depth and rate, etc.												
Identify the types of grain-drying systems.												
Use brand or trade names to help customers identify and select products and services.												
Use product information found in guarantees, directions, etc.												
Keep informed of product and service information to aid the customer in buying decisions.												

AGRICULTURAL SERVICES COMPETENCIES	ENTRY-LEVEL				SUPERVISORY				MANAGEMENT			
	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED	CRITICAL	IMPORTANT	OPTIONAL	NOT NEEDED
(SELLING) Know the credit policies, terms, and credit procedures of the business when handling a sale.												
Help customers complete credit application forms.												
Interpret and explain time payment principles that apply to various credit arrangements.												
Understand the methods of financing the sales in order to better serve the customer.												
Accurately complete the records and sales forms involved in making the sales transaction.												
Effectively interpret service guarantees and directions to customers.												
Determine when and how to close a sale.												
Realize that it is the feeling of being a valued patron that converts occational customers into regular ones.												
Assist customers in selecting and weighing the quantity of products they desire.												
Study specific information in ads and use advertised facts effectively in selling.												
Determine the selling features of the products and services of the business.												
Apply effective telephone techniques to increase sales.												
Discuss delinquent accounts with customers,. keeping their goodwill.												
Maintain good public relations by participating in civic and professional organizations.												

APPENDIX H

INSTRUCTIONAL OBJECTIVES - INSURANCE

INSTRUCTIONAL OBJECTIVES

INSURANCE

ADVERTISING

CLUSTER OBJECTIVE: EXPLAIN THE IMPORTANCE OF ADVERTISING IN CREATING AN IMAGE DESIRED FOR THE INSURANCE AGENCY.

1407 Keep the general public cognizant of you and your agency's name and services

1414 Realize the importance of visibility through participation in community-wide projects.

COMMUNICATIONS

CLUSTER OBJECTIVE: PREPARE EFFECTIVE WRITTEN COMMUNICATIONS.

95 Know the correct forms used in business letter writing.

133 Write informative and effective business letters.

Write letters of introduction/prospecting letters.

Write appreciation and follow-up letters.

94 Use effective written communication in forms and reports.

1401 Use legible handwriting when preparing written communications.

CLUSTER OBJECTIVE: DEMONSTRATE SKILL IN DELIVERING VERBAL COMMUNICATIONS.

137 Talk clearly and pleasantly, conveying spirit and enthusiasm in one's speech.

150 Be aware that the voice can express conviction and convey confidence.

145 Realize that poor or awkward grammar lowers the image of the salesperson and/or the agency and its personnel.

CLUSTER OBJECTIVE: DISPLAY SKILL IN LISTENING WHEN COMMUNICATING.

1478 Listen objectively.

119 Listen carefully and follow directions.

130 Listen to customer information and record it correctly.

CLUSTER OBJECTIVE: DEMONSTRATE PROPER TELEPHONE USAGE.

114 Use the telephone correctly and effectively.

1479 Effectively handle incoming telephone calls.

1910 Effectively apply telephone prospecting techniques.

CLUSTER OBJECTIVE: DEVELOP AN APPROPRIATE VOCABULARY FOR THE INSURANCE PROFESSION.

120 Develop a vocabulary descriptive of the insurance to be sold.

101 Know the situations in which to use a technical language or commonly understood language.

CLUSTER OBJECTIVE: UTILIZE PROFESSIONAL COMMUNICATION TECHNIQUES.

96 Address other people in a businesslike manner, whether they are clients, other employees, or management.

163 Realize that first impressions are important to the agent/agency and that last impressions are longest remembered.

102 Know when to keep communications confidential.

1482 Read trade and business journals and publications to keep abreast of insurance and business trends.

Develop an awareness of body language/non-verbal communication.

161 Realize that even in the most skillfully constructed communications, misinterpretations may develop.

117 Interpret business policies to clients in an effective manner.

CLUSTER OBJECTIVE: UNDERSTAND THE IMPORTANCE OF EFFECTIVE COMMUNICATIONS TO MANAGEMENT.

168 Believe that communications between various employees, departments, or divisions within the agency will result in a more efficient operation with mutual benefits to all.

97 Know how to communicate with others in order to motivate them to work willingly.

139 Convey directions and instructions clearly to associates.

HUMAN RELATIONS

CLUSTER OBJECTIVE: RELATE EMPLOYEE PRODUCTIVITY TO THE USE OF GOOD HUMAN RELATIONS.

276 Know that human relations in a business consists of an inter-dependence with fellow employees, supervisors, and clients.

309 Realize that next to job performance, human relations is an employee's greatest responsibility.

313 Be aware that understanding others and one's self is basic to working harmoniously together.

322 Know that good human relations helps increase production by stimulating interest and creativeness in employees.

CLUSTER OBJECTIVE: DISPLAY INTERPERSONAL SKILLS WHEN DEALING WITH ON-THE-JOB RELATIONSHIPS.

281 Develop and maintain harmonious relationships with other staff members, supervisors, clients, and competing agencies.

269 Build sound working relationships in "forced" associations.

268 Show an interest in others.

265 Recognize the accomplishments of others.

288 Adapt to the personality and needs of different clients.

CLUSTER OBJECTIVE: DEMONSTRATE ACCEPTABLE GROOMING HABITS ON THE JOB.

263 Dress appropriately for the job and maintain a well-groomed appearance.

CLUSTER OBJECTIVE: DESCRIBE THE IMPORTANCE OF GOOD HEALTH FOR EFFECTIVE JOB PERFORMANCE.

285 Maintain good health for effective job performance.

CLUSTER OBJECTIVE: DISPLAY PERSONAL CHARACTERISTICS NECESSARY FOR SUCCESS IN THE INSURANCE PROFESSION.

286 Develop personality traits necessary for successful job performance.

295 Accept criticism and turn it into a character-building element.

325 Accept and put into practice the planned policies and procedures of management.

274 Realize that a positive attitude is usually reflected in one's work.

316 Recognize the need for and adjust to change.

CLUSTER OBJECTIVE: HANDLE PROBLEM SITUATIONS IN VARIOUS BUSINESS SITUATIONS.

294 Exercise self-control during trying situations.

284 Maintain an objective point of view in problem situations.

CLUSTER OBJECTIVE: DEMONSTRATE INITIATIVE, RESPONSIBILITY, AND CREATIVITY ON THE JOB.

296 Demonstrate initiative and creativity.

Assume responsibility for individual actions.

317 Be willing to perform tasks in addition to one's job responsibilities when the situation necessitates.

CLUSTER OBJECTIVE: UNDERSTAND THE RELATIONSHIP BETWEEN GOOD HUMAN RELATIONS AND THE SUCCESS OF THE INSURANCE AGENCY.

287 Favorably represent the business to clients and outside business associates.

289 Avoid misrepresentations of people, policies, services, and procedures.

320 Realize that good human relations within an agency build good public relations.

CLUSTER OBJECTIVE: UNDERSTAND THE EFFECTS OF EMPLOYEE WORK HABITS AND CHARACTER AS INFLUENCED BY SUPERVISORS.

318 Believe that a supervisor should set an example of personal work habits and character which employees can emulate.

MANAGEMENT

CLUSTER OBJECTIVE: EFFICIENTLY PLAN, ORGANIZE, AND EVALUATE WORK ASSIGNMENTS.

723 Plan and organize work in order to manage time effectively.

695 Determine in various situations the most efficient way to get the job done.

Exercise skill in setting goals.

Exercise skill in making decisions.

729 Tactfully identify employee mistakes and help constructively correct them.

CLUSTER OBJECTIVE: DESCRIBE THE ROLE OF CUSTOMER SERVICES IN AN INSURANCE AGENCY

787 Evaluate established methods and incorporate new ideas to improve customer service.

CLUSTER OBJECTIVE: EXPLAIN THE IMPORTANCE OF DEDICATION TO THE INSURANCE PROFESSION.

1232 Develop a dedication to the public, the success of the business, and the people supervised.

MARKETING/ECONOMICS

CLUSTER OBJECTIVE: DESCRIBE HOW LAWS, REGULATIONS, AND GOVERNMENTAL AGENCIES AFFECT THE INSURANCE INDUSTRY.

1021 Understand the effects of laws, regulations, and governmental agencies on the insurance industry.

MATHEMATICS

CLUSTER OBJECTIVE: Perform basic mathematic operations with precision.

1702 Add, subtract, multiply, and divide with precision.

377 Use and translate percentages, fractions, and decimals.

Effectively use computing devices and mechanical aids to speed mathematical calculations.

CLUSTER OBJECTIVE: APPLY MATHEMATICAL SKILLS TO SPECIAL CIRCUMSTANCES RELEVANT TO THE INSURANCE PROFESSIONAL.

Accurately calculate premiums by effectively using self-rating scales and/or rating charts.

Apply mathematical skills to realistic situations, by helping clients match their individual budgets with appropriate insurance coverage.

CLUSTER OBJECTIVE: DESCRIBE THE RELATIONSHIP BETWEEN THE AGENCY'S OPERATING EXPENSES, SALES, AND PROFITS.

Understand the procedure by which the insurance agency makes profits and meets operating expenses, including salespeople's commissions.

MERCHANDISING

CLUSTER OBJECTIVE: EXPLAIN WHY AGENCY PERSONNEL SHOULD KEEP INFORMED OF COMPETITIVE CONDITIONS.

438 Keep informed of competitive conditions in the market area which the agency serves.

OPERATIONS

CLUSTER OBJECTIVE: FOLLOW AGENCY POLICIES.

1801 Know the agency's policies concerning dress regulations, tardiness and absences, personal use of the telephone, lunch hours, personal leave, etc.

CLUSTER OBJECTIVE: DISCUSS THE IMPORTANCE OF PROFESSIONALISM IN THE INSURANCE INDUSTRY.

Know the rules and regulations of insurance business procedures concerning agents' policies of ethics and professionalism.

CLUSTER OBJECTIVE: DISCUSS ACCIDENT PREVENTION AND HOW TO HANDLE ACCIDENTS AND EMERGENCIES.

660 Know the procedures to follow in the event of an emergency or accident concerning business employees or clients.

CLUSTER OBJECTIVE: DEMONSTRATE THE PROPER METHOD OF AGENCY RECORDKEEPING.

Correctly file business and/or client information for later reference.

Collect premiums and keep accurate records.

CLUSTER OBJECTIVE: MAINTAIN GOODWILL WHEN DISCUSSING CLIENTS' ACCOUNTS.

603 Discuss delinquent accounts with clients, keeping their goodwill.

PRODUCT/SERVICE TECHNOLOGY

(BASIC PRINCIPLES)

CLUSTER OBJECTIVE: DEVELOP AN UNDERSTANDING OF BASIC INSURANCE PRINCIPLES.

Know the definition of insurance.

Be familiar with useful fundamental insurance terminology.

Be familiar with the common elements of the insurance contract.

Understand the purpose that insurance serves in the community.

CLUSTER OBJECTIVE: APPLY PROPER PROCEDURES FOR FILING CLAIMS AND ADJUSTING LOSSES.

Understand the procedures to follow in order to file a claim, and the method(s) of adjusting for losses.

(LIFE INSURANCE)

CLUSTER OBJECTIVE: KNOW THE TYPES, PURPOSES, AND POLICY PROVISIONS OF VARIOUS LIFE INSURANCE PLANS.

Understand the nature and purpose of life insurance.

Know the basic types of life insurance contracts.

Understand the standard provisions of the life insurance contract.

Understand special riders and policy combinations that may occur in life insurance contracts.

Understand the different types of ratings of life insurance contracts.

CLUSTER OBJECTIVE: APPLY PROPER PROCEDURES FOR CALCULATING LIFE INSURANCE PREMIUMS.

Be familiar with the procedures by which life insurance premiums are calculated.

CLUSTER OBJECTIVE: DEFINE, AND IDENTIFY THE TYPES AND USES OF ANNUITIES.

Understand what is meant by annuity.

Identify and describe several types of annuity plans.

Understand different contract provisions of annuities.

(HEALTH INSURANCE)

CLUSTER OBJECTIVE: KNOW THE TYPES, PURPOSES, AND POLICY PROVISIONS OF HEALTH INSURANCE PLANS.

Be familiar with different provisions in a typical health policy.

Understand exclusions and limitations of the provisions in a typical health policy.

Know the differences between individual and group health plans.

Know what may be included on a special contract for health insurance.

(PROPERTY/CASUALTY)

CLUSTER OBJECTIVE: EXPLAIN THE TYPES AND PURPOSES OF PROPERTY AND CASUALTY INSURANCE.

Be familiar with insurance terminology typically found in property insurance contracts.

Be familiar with the types and purposes of liability insurance policies.

CLUSTER OBJECTIVE: UNDERSTAND THE PROVISIONS INCLUDED IN HOMEOWNERS' POLICIES.

Understand the basic provisions and limitations of the Standard Fire Policy.

Understand the provisions of the Homeowner's Policy, noting policy provisions for (un) specified perils.

CLUSTER OBJECTIVE: Explain the terminology associated with automobile insurance, as well as types and provisions of policies.

Be familiar with the terminology related to the automobile policy.

Understand the types of automobile policies and coverages available.

CLUSTER OBJECTIVE: KNOW MISCELLANEOUS SERVICES OR COVERAGES PROVIDED TO CLIENTS BY THE AGENCY.

Be familiar with crime, surety, miscellaneous, and multiple-line coverages for businesses and individuals.

SELLING

CLUSTER OBJECTIVE: SELECT A SUITABLE SALES APPROACH FOR EACH PROSPECTIVE CLIENT.

Determine how to approach prospect and where/when to make an appointment.

869 Open a sales conversation with a suitable statement or remark.

Establish an interview direction at the beginning of the call.

CLUSTER OBJECTIVE: DETERMINE INDIVIDUAL CLIENTS' NEEDS AND RESPOND ACCORDINGLY.

Question client in a controlled situation to determine individual and family needs.

Recommend an insurance policy or program that most appropriately fits the client's needs.

Recognize each client as an individual and show a sincere interest in his/her problems.

CLUSTER OBJECTIVE: PROVIDE CLIENT WITH INFORMATION THAT WILL RESULT IN A SUCCESSFUL SALES PRESENTATION.

Provide all pertinent information concerning costs of insurance coverage, the premium, and mode of payments.

Be willing to explain the cost and coverage differences among companies.

Match policy features to client benefits.

Be optimistic about the business, but do not criticize competitors.

CLUSTER OBJECTIVE: MAINTAIN CONTROL OF THE SALES CONVERSATION.

Direct the sales conversation.

CLUSTER OBJECTIVE: Recognize and deal with client dissatisfaction.

874 Sense a client's objections and handle them as effectively as possible.

897 Tactfully handle difficult clients.

Handle clients' complaints in a pleasant and effective manner.

927 Realize that a client's complaint is an excellent opportunity to build goodwill.

Analyze reasons for customer cancellation of insurance coverage.

CLUSTER OBJECTIVE: SUCCESSFULLY CLOSE A SALE.

820 Determine when and how to close a sale.

Complete applications and/or inspection forms, and review with client(s).

CLUSTER OBJECTIVE: FOLLOW THROUGH WITH THE SALE BY DELIVERING POLICY, AND DISCUSSING IT WITH CLIENTS.

Deliver policy by explaining to clients exclusions, deductibles, clauses, and payment schedules; and answer clients' questions.

CLUSTER OBJECTIVE: KEEP CLIENTS' ACCOUNTS CURRENT.

Maintain a current file on each client by adding, deleting, or updating information.

Review clients' files by periodically scanning coverages and checking rates.

Maintain current policies by contacting and questioning policyholders and suggesting any changes that should be considered.

CLUSTER OBJECTIVE: APPLY PROPER PROCEDURES WHEN FILING A CLAIM, AND ASSURING PAYMENT OF LOSS INCURRED WHEN APPROPRIATE.

When a client reports a loss, determine if loss is insured (is the policy in effect, is the peril insured, is the individual or property covered, etc.) and obtain proof of loss.

Assist the insured or beneficiary in completing claim forms.

Follow-up to see that clients or beneficiaries have received payments for claims.

CLUSTER OBJECTIVE: RECOGNIZE THE IMPORTANCE OF PARTICIPATION IN COMMUNITY ACTIVITIES.

Participate in civic and professional organizations in order to expand contacts and contribute to community growth.

Be willing to speak to local community organizations and schools.

CLUSTER OBJECTIVE: INCREASE PROSPECT LISTS THROUGH REFERRALS.

Obtain referrals from policyholders, friends, businesspeople, etc.

APPENDIX I

INSTRUCTIONAL OBJECTIVES - AGRICULTURAL SERVICES

INSTRUCTIONAL OBJECTIVES

AGRICULTURAL SERVICES

ADVERTISING

CLUSTER OBJECTIVE: IDENTIFY THE EFFECTIVENESS OF VARIOUS TYPES OF ADVERTISING MEDIA.

051 Select the best medium for the type of product/service being advertised.

072 Realize that newspaper advertising must be read in order to keep informed of the advertising done by one's own business and its competitors.

CLUSTER OBJECTIVE: EVALUATE THE INFLUENCE ADVERTISING HAS ON SALES.

066 Understand that advertising helps stabilize volume by maintaining interest during a slow-selling season.

068 Realize that advertising can produce immediate sales or create a favorable attitude toward the business for future sales.

Understand and recognize customer reaction to advertising.

065 Realize that advertising presells products and services to the customer, making the customer easier to sell once he/she is in the store.

COMMUNICATIONS

CLUSTER OBJECTIVE: DEMONSTRATE EFFECTIVE ORAL COMMUNICATIONS IN THE SCOPE OF THE AGRICULTURAL BUSINESS.

127 Communicate effectively with customers, co-workers, and supervisors.

096 Address other people in a business-like manner, whether they are customers, fellow employees, or management.

137 Talk clearly and pleasantly, conveying spirit and enthusiasm in one's speech.

150 Understand that the voice can be used to express conviction and convey confidence.

120 Use terminology and develop a vocabulary that is descriptive of the agricultural products/services offered by the business.

CLUSTER OBJECTIVE: PROJECT THE ABILITY TO CONVEY INFORMATION ABOUT PRODUCTS AND SERVICES IN THE LANGUAGE OF THE CUSTOMER.

Communicate effectively with customers, regardless of their education or experience.

143 Translate technical words concerning a product or service into the customer's language.

101 Know the situations in which to use a technical language or commonly understood language.

116 Satisfactorily handle customer inquiries for general information.

CLUSTER OBJECTIVE: SKILLFULLY PREPARE WRITTEN COMMUNICATIONS.

094 Know how to use written communication in forms and reports

133 Write informative and effective business letters.

Use legible handwriting when preparing written communications.

Translate oral messages into correct written form.

CLUSTER OBJECTIVE: EXERCISE ABILITY IN ATTENTIVE LISTENING.

119 Listen carefully to and follow directions.

130 Listen to customers' names and addresses and write them correctly.

CLUSTER OBJECTIVE: DISPLAY CORRECT TELEPHONE USAGE.

Effectively handle incoming telephone calls.

CLUSTER OBJECTIVE: FOLLOW COMPANY POLICIES REGARDING COMMUNICATION TO CUSTOMERS AND CO-WORKERS.

Know when to keep communications confidential.

097 Know when to communicate with others in order to motivate them to work willingly.

117 Interpret business policies to customers.

063 Realize that first impressions are important to business and last impressions are longest remembered.

CLUSTER OBJECTIVE: USE PRINTED MATTER TO BECOME INFORMED OF DEVELOPMENTS IN THE FIELD OF AGRIBUSINESS.

Read agricultural journals and publications to stay informed of current trends.

CLUSTER OBJECTIVE: PROJECT THE ABILITY TO CONVEY INFORMATION ABOUT PRODUCTS AND SERVICES IN THE LANGUAGE OF THE CUSTOMER.

134 Help customers complete credit application forms.

DISPLAY

CLUSTER OBJECTIVE: RECOGNIZE THE IMPORTANCE OF GOOD DISPLAYS.

Know the types and uses of display.

221 Effectively use manufacturers' display aids.

CLUSTER OBJECTIVE: KNOW HOW DISPLAYS EFFECT STORE IMAGE.

237 Realize that good displays are a prime factor in developing a customer's interest.

HUMAN RELATIONS

CLUSTER OBJECTIVE: UNDERSTAND THE IMPORTANCE OF GOOD HUMAN RELATIONS.

309 Realize that next to job performance, human relations is an employee's greatest responsibility.

320 Realize that good human relations within a business build good public relations.

CLUSTER OBJECTIVE: SHOW CONSIDERATIONS AND INTEREST IN OTHER AGRIBUSINESS PERSONNEL.

283 Work cooperatively with fellow employees, supervisors, and management, being aware of their needs and motivation.

281 Develop and maintain harmonious relationships with co-workers and management.

268 Show an interest in others.

313 Be aware that understanding others and one's self is basic to working harmoniously together.

265 Recognize the accomplishments of others.

Give needed advice to co-workers without portraying a "know-it-all" attitude.

CLUSTER OBJECTIVE: ACQUIRE PERSONALITY TRAITS THAT ARE NECESSARY FOR GOOD HUMAN RELATIONS.

295 Accept criticism and turn it into a character-building element.

Display drive, aggressiveness, and a strong desire to succeed.

286 Develop personality traits necessary for successful job performance.

296 Demonstrate initiative and creativity.

CLUSTER OBJECTIVE: SHOW PROFESSIONALISM BY DEVELOPING A GOOD SELF-ATTITUDE AND EXHIBITING SELF-CONTROL.

284 Maintain an objective point of view in problem situations.

294 Exercise self-control during trying situations.

CLUSTER OBJECTIVE: PRESENT A FAVORABLE IMPRESSION OF THE AGRIBUSINESS TO OTHERS.

287 Represent the agribusiness favorably to customer and outside business associates.

Recognize facts as opposed to opinions.

289 Avoid misrepresentations of people, policies, products, and services.

Realize the importance of visibility through participation in community-wide projects.

CLUSTER OBJECTIVE: UNDERSTAND THE EFFECT THAT PERSONAL ATTITUDE HAS ON HUMAN RELATIONS.

274 Realize that a positive attitude is usually reflected in one's work.

263 Dress appropriately for the job and maintain a well-groomed appearance.

285 Maintain good health for effective job performance.

CLUSTER OBJECTIVE: COMPLY WILLINGLY WITH COMPANY POLICIES AND THE MANNER IN WHICH THINGS ARE ACCOMPLISHED.

325 Accept and put into practice the planned policies and procedures of management.

269 Build sound working relationships in "forced" associations.

CLUSTER OBJECTIVE: ADJUST TO EACH SITUATION INVOLVING INTERACTION WITH CUSTOMERS.

288 Adapt to the personality and needs of customers.

Empathize with the needs of customers.

CLUSTER OBJECTIVE: DISPLAY AN ATTITUDE OF ADAPTABILITY AND COOPERATION.

317 Be willing to perform tasks in addition to one's job responsibilites when the situation necessitates.

Assume responsibility for individual actions.

316 Recognize the need for and adjust to change.

MANAGEMENT

CLUSTER OBJECTIVE: FORM GOOD HABITS IN BUSINESS MANAGEMENT.

Determine policies, procedures, and programs for the business.

Exercise skill in making decisions.

Exercise skill in setting goals.

Eliminate prejudice and discrimination in all business activities.

CLUSTER OBJECTIVE: EMPLOY GOOD ATTITUDES ABOUT TIME MANAGEMENT.

723 Plan and organize work in order to manage time effectively.

CLUSTER OBJECTIVE: TREAT EMPLOYEES IN A PROFESSIONAL MANNER.

691 Make job orientations for new employees friendly, skillful, and adequate.

652 Handle employee complaints and grievances in a fair and effective manner.

Empathize with the needs and problems of employees.

CLUSTER OBJECTIVE: EXERCISE MANAGEMENT SKILL FOR ACCEPTABLE JOB COMPLETION.

Determine the lines of authority and responsibilities of personnel in the business.

695 Determine in various situations the most efficient way to get the job accomplished.

Follow-up on job assignments and tactfully make corrections where necessary.

789 Recognize that in order to be best prepared for future management responsibilities, trainees must be willing to work and train in various capacities within an agricultural business operation.

CLUSTER OBJECTIVE: SHOW AN INTEREST IN EMPLOYEE CONTRIBUTIONS TOWARD MANAGING THE AGRIBUSINESS.

746 Believe that employees must be continuously informed of new products, services, or trends through individual or group training.

740 Believe that each employee should be made to feel that his/her efforts are really appreciated.

742 Believe that employees should take part in planning those things which affect their working conditions.

Build employee morale, motivation, and loyalty.

CLUSTER OBJECTIVE: DEVISE NEW AND IMPROVED WAYS TO PROVIDE AGRICULTURAL SERVICES TO CUSTOMERS.

787 Evaluate established methods and incorporate new ideas to improve customer service.

Plan an effective strategy for selling the services and products of the business.

674 Know the intangibles of business, such as human relations factors, long-run economic factors, and innovations which may influence business.

MARKETING/ECONOMICS

CLUSTER OBJECTIVE: IDENTIFY SOURCES OF MARKETING INFORMATION.

Recognize that manufacturing or company representatives are a source of market information.

CLUSTER OBJECTIVE: UNDERSTAND THE VARIOUS FACTORS WHICH MAY INFLUENCE THE MARKETING OF AGRICULTURAL SERVICES OR PRODUCTS.

Understand the importance of the profit motive in the pricing of agricultural products and services.

Understand livestock and crop prices and price trends.

Be able to take advantage of seasonal price changes.

Understand the effects of laws, regulations, and governmental agencies on the agricultural services business.

CLUSTER OBJECTIVE: PROJECT THE RESULTS OF COMPETITION ON AGRIBUSINESS.

Identify factors influencing supply and demand.

CLUSTER OBJECTIVE: DETERMINE THE MOST PROFITABLE METHODS OF MATERIAL HANDLING.

Understand how the success of the business is related to proper purchasing functions.

Know the importance of transportation and handling when conducting business transactions.

Select the best delivery method according to the characteristics of the product or service.

MATHEMATICS

CLUSTER OBJECTIVE: PERFORM SIMPLE MATHEMATICAL CALCULATIONS.

Add, subtract, multiply, and divide with precision.

377 Use and translate percentages, fractions, and decimals.

CLUSTER OBJECTIVE: APPLY BASIC MATHEMATICAL SKILLS TO SPECIAL CIRCUMSTANCES.

362 Compute local, state, and federal taxes which must be applied to sales.

374 Accurately calculate the exact amount of a customer's purchase.

363 Accurately compute discounts, delivery charges, etc., when computing bills.

356 Maintain proper records of cash received, bank deposits, purchases, etc., for the business.

CLUSTER OBJECTIVE: DEMONSTRATE ABILITY TO CORRECTLY USE A CASH REGISTER.

371 Operate a cash register properly.

MERCHANDISING

CLUSTER OBJECTIVE: BE AWARE OF COMPETITOR'S ACTIVITIES:

438 Keep informed of competitive conditions in the market area which the business serves.

OPERATIONS

CLUSTER OBJECTIVE: UNDERSTAND HOW THE AGRIBUSINESS IS ORGANIZED.

750 Realize that a well-kept agribusiness facility is a primary means of attracting and holding customers.

Knowledge of the operating expenses of the business and how they can be kept at a minimum.

Know the business' policies and procedures concerning pricing, recordkeeping, employee conduct and appearance, etc.

Know the different methods of bill collection used by agricultural firms.

116 Know the chain of authority and responsibility within the business.

603 Discuss delinquent accounts with customers, keeping their goodwill.

CLUSTER OBJECTIVE: APPRECIATE THE IMPORTANCE OF CONTROL SYSTEMS IN THE AGRIBUSINESS.

619 Understand that careful use of supplies will help control expenses.

696 Properly handle and care for business equipment.

Recognize the importance of inventory control systems.

Understand the importance of having one receiving area and one shipping area.

CLUSTER OBJECTIVE: CORRECTLY PREPARE WRITTEN RECORDS FOR VARIOUS FUNCTIONS OF THE AGRIBUSINESS.

Keep accurate records of goods and services sold by classification--use of ticket stubs or special forms.

Use purchase orders, shipping statements, invoices, etc. to process products and services.

Maintain accurate business records for tax purposes.

714 Reduce costly errors by maintaining proper records of business operations.

CLUSTER OBJECTIVE: EFFECTIVELY PERFORM OR ARRANGE FOR THE BUYING, PROCESSING, AND TRANSPORTING FUNCTIONS.

Use standards and specifications in buying.

Select the proper transportation method for a given product or service.

Know that goods and services must be processed quickly in order to reduce waste, theft, etc.

Examine products and workmanship and determine the proper method of correction when necessary.

707 Handle incorrect amounts or types of products received.

Use labels, tags, stamps, wrappers, etc., to identify products.

CLUSTER OBJECTIVE: CHOOSE THE PROPER METHODS IN WHICH TO RECEIVE SHIPMENTS INTO THE BUSINESS.

706 Follow through on non-delivered or lost goods and services.

Understand the needs of efficient storage arrangements and protection.

Quickly route merchandise from the receiving dock to the proper selling area or storage facility.

CLUSTER OBJECTIVE: RECOGNIZE THE IMPORTANCE OF SAFETY STANDARDS THAT COMPLY WITH REGULATIONS.

Operate the product handling, storage, processing equipment in a manner consistent with acceptable safety standards.

1164 Know the location of fire extinguishers and other emergency equipment.

Understand the importance of proper safety planning and accident prevention.

PRODUCT/SERVICE TECHNOLOGY

CLUSTER OBJECTIVE: IDENTIFY BASIC CONCEPTS CONCERNING THE CARE OF LIVESTOCK.

Know the fundamental principles of livestock nutrition, feed composition, and additives.

Understand the common types of animal problems that can be treated with over-the-counter drugs.

CLUSTER OBJECTIVE: RECOGNIZE THE IMPORTANCE OF PRODUCT INFORMATION.

561 Use brand or trade names to help customer identify and select products and services.

Use product information found in guarantees, directions, etc.

Keep informed of product and service information to aid the customer in buying decisions.

551 Determine the selling features of the products and services of the business and build a sales talk around them.

555 Study specific information in ads and use advertised facts effectively in selling.

554 Effectively interpret product/service guarantees and directions to customers.

CLUSTER OBJECTIVE: ASCERTAIN CORRECT INFORMATION ABOUT SEEDS AND FARM CHEMICALS IN ORDER TO COUNSEL CUSTOMERS.

Know the types and uses of seeds, fertilizers, herbicides, pesticides, etc., that are common in agriculture.

Know how chemicals are used to disinfect facilities.

Identify the types of grain-drying systems.

Understand the common types of disease and insect damage and list possible remedies and/or preventions.

CLUSTER OBJECTIVE: SUGGEST ALTERNATIVE ARRANGEMENTS OF CUSTOMERS' FACILITIES.

Understand the facility requirements of a given customer in terms of building size, location, design or renovation, zoning regulations, equipment, etc.

CLUSTER OBJECTIVE: EVALUATE THE EFFECT OF SOIL COMPOSITION ON CROP PRODUCTION.

Identify the various nutrients that are commonly deficient in soil.

Determine fertilizer requirements based on soil tests.

SELLING

CLUSTER OBJECTIVE: EXHIBIT GOOD SLESMANSHIP IN EACH PHASE OF THE SELLING PROCESS.

Skillfully locate prospective customers.

866 Determine when to approach a customer to open a sale.

869 Open a sales conversation with a suitable statement or remark.

842 Understand that participation on the part of the customer helps strengthen a sales presentation.

844 Understand that the effects of underselling are often as harmful as overselling.

895 Determine when and how to close a sale.

Apply effective telephone techniques to increase sales.

CLUSTER OBJECTIVE: PRESENT THE PRODUCT TO ITS BEST ADVANTAGE.

873 Relate product or service benefits to a customer's problem or need.

Show customers the points of superiority of one's own products and services in comparison to competing products and services.

809 Suggest additional products and services in an effort to increase the average sale.

CLUSTER OBJECTIVE: RESPOND TO CUSTOMERS BY BECOMING AWARE OF THEIR INDIVIDUAL NEEDS.

870 Determine a customer's wants and desires during a sale.

867 Show a genuine interest in the customer's problem or need.

862 Remember customers' names when serving them.

828 Understand that customer loyalty can be built with quick and friendly service.

Realize that it is the feeling of being a valued patron that converts occasional customers into regular ones.

918 Recognize each customer as an individual and show a sincere
920 interest in his/her problems.

CLUSTER OBJECTIVE: COPE WITH AND OVERCOME CUSTOMER OBJECTIONS AND COMPLAINTS.

897 Tactfully handle difficult clients.

874 Sense a customer's objections and handle them as effectively as possible.

823 Handle customer complaints in a pleasant and effective manner.

927 Realize that a customer's complaint is an excellent opportunity to build goodwill.

CLUSTER OBJECTIVE: CONVEY A HELPFUL AND INFORMATIVE ATTITUDE DURING THE CUSTOMERS' DECISION-MAKING.

868 Determine where a customer is in his/her thinking and proceed to assist the customer through the remaining decisions in the buying process.

850 Assist customers in selecting and weighing the quantity of products they desire.

CLUSTER OBJECTIVE: RECOGNIZE THE SIGNIFICANCE OF FAVORABLE PUBLIC RELATIONS.

Maintain good public relations by participating in civic and professional organizations.

CLUSTER OBJECTIVE: SKILLFULLY COMPLETE WRITTEN SELLING RECORDS.

Accurately complete the records and sales forms involved in making the sales transaction.

CLUSTER OBJECTIVE: EFFECTIVELY HANDLE CREDIT TRANSACTIONS.

824 Know the credit policies, terms, and credit plans of the business.

Interpret and explain time payment principles that apply to various credit arrangements.

Understand the methods of financing the sales in order to better serve the customer.

APPENDIX J

ADVISORY COMMITTEE

ADVISORY COMMITTEE

(BUSINESS/PERSONAL SERVICES AND REAL ESTATE)

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Director of Education
Illinois Association of Realtors
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